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QUEEN MONEY.

QUEEN MONEY

BY

THE AUTHOR OF

"THE STORY OF MARGARET KENT"

"Uxorem cum dote fidemque et amicos
Et genus et formam Regina Pecunia donat,
Ac bene nummatum decorat Suadela Venusque."
— HORACE, Epist. I. vi.



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TO

F. E. C.

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QUEEN MONEY.

CHAPTER I.

ARRIA WHITE'S AMBITION.

So many men and women, the world over, would find temporary convenience, even spiritual profit, in the possession of an additional thousand a year of income, that when I begin my story by saying that Mrs. Clayton White felt the need of just this sum, I venture to make no claim for a pathetic situation; for Arria, to tell the truth, lacked nothing essential in the way of lodging, food, drink, or raiment. She lived with her husband and her one child, a girl of twelve years, in a pretty house, which admiring friends were in the habit of calling a "bijou house;" for taste, pains, to say nothing of money, had been lavishly spent to make the most of every inch within the little "brown-stone front" on Twentieth Street, New York. The walls and ceilings were artistically decorated; the inlaid floors were polished, and covered with Eastern rugs; doors, windows, and mantel-pieces were hung with costly tapestries. Not only was the eye pleased, but the house had been made thoroughly comfortable. There were plenty of

easy-chairs, on smoothly running casters, and springy, roomy sofas in all the corners. Just enough money had been laid out on any passing craze of taste to give diversity by a jumble of blue china, opalescent jars, Chinese carvings, Japanese curios, and embroideries. But nowhere did these trivialities crowd out the essential things of real interest by which people do live.

"Books and pictures are our real bric-à-brac," it was Arria's habit to say, pointing to the tables laden with literary and art publications, and to the etchings and paintings on the walls. The Clayton Whites had, in fact, a social reputation for knowing and liking and having the very best thing. Still, it was not the need of living up to this reputation in order not to disappoint her acquaintances that led Arria to covet an additional thousand a year; her sole ambition, she said to herself, was — not to disappoint her husband.

Clayton White was a newspaper man, and occupied almost the first position among the corps of experts who write for the *Kosmos*. He was by turns literary, art, dramatic, and musical critic, and it was recognized to be his distinct mission to impose the highest standards of taste upon his contemporaries. His province was to treat the really noteworthy events — to say the fitting word about an epoch-making picture, book, opera, or play. One marvelled sometimes how it was that quite mediocre people had at the tips of their tongues a keen, even subtle remark concerning a book of Tolstoi's, a clever

etching at Goupil's, or a newly produced German opera. The fact was that these brilliant and original touches were almost certain to have been borrowed from the *Kosmos*, that is, they were Clayton White's own flashes of insight, which, after being elaborated by careful thought, and passed through the alembic of his mind, found easy expression in a form which the dullest could seize and remember. His sayings were current in every circle, and were not without due influence upon his day and generation. Of course, every artist or author looked tremblingly in the *Kosmos* to see if he had gained haven or made shipwreck of himself. Clayton White was indeed admitted to a place among the powers that be, and many people flattered and tried to propitiate him.

Yet no one was so wholly under the tyranny of the great critic and his criticism as was Arria, his wife. She adored her husband, believed him infallible, and was urged by every incentive to live up to his precepts of taste, to meet — not only to meet, perhaps to surpass, the requisitions of so clever and fastidious a man; for he could not only pass sentence upon books and pictures, but knew how to apply æsthetic principles to every-day life. To begin with, he was a gastronomer of no mean order. Cookery was, to his perceptions, an exact science, in which the experimental stage was long since passed. He liked an elegant table, and had an eye for silver, glass, china, and pottery. Mere inane prettiness was not to his taste — he wanted novel effects, artistic touches. In fact, Arria, with both delight and despair, had long

since discovered in her husband a preference for whatever is difficult, not to say unattainable, for people of moderate means. The necessities of life counted for nothing with him ; he took such details for granted. "Try to get up something out of the common run," he would say to Arria, "something that nobody has expected. There is something deadly material about a dinner that has no surprise in it—no course to give things a piquant turn and stimulate new ideas."

These directions were not infrequent, for the Clayton Whites, within their sphere, entertained everybody worth entertaining : home-coming and out-going authors and artists ; foreign literary celebrities ; their own journalistic guild, and familiar friends.

Somebody who appreciates the difficulty of attaining absolute nicety in household arrangements has declared that it costs a good ten thousand a year to have a clean tumbler of clear cold water whenever you want it. Now, the Clayton Whites were far from enjoying the advantages which accrue to ten thousand a year, yet everything in that "bijou house" must be artistically perfect. Accordingly, Arria's task was to eke out the deficit of money by her own skill, wit, and tact.

Thus, to give one of those little feasts which pleased every sense and stimulated the intellect as well was to Arria a many-sided experience. They could not have a *chef*, and, in order not to run the risk of enduring the misery of seeing her husband's brow knit with wrath over a soup or croquette,

Arria entrusted little save subordinate details to her cook, and prepared almost every dish with her own hands. It goes without saying that she had devised and decorated dinner-cards and menus: the table must have been set under her own supervision, and adorned by herself with clever devices in confectionery, fruit, and flowers — every bouquet and boutonnière made up by her. Each change of service must have been carefully laid out before her eyes; dessert contrived in some novel and pleasing shape; every turn of the coming meal rehearsed, in order to insure the skilled co-operation of her waitress. Then, the crowning point — when Arria was faint with exhaustion and fatigue, aching from head to foot, devoured with anxieties — was to meet her guests well dressed, radiant, with no wanderings of eye or mind, but bright, alert, and ready to put each man at his best.

These incentives, these objects in life, of Arria White's, were, as we all perceive, poor enough. Yet few of us risk our salvation to win kingdoms and provinces, but waste what is best and noblest in us by teasing anxieties and petty ambitions, for results not worth the striving for, scarcely worth the having when gained. Immortal beings though we are, our daily problems, our crying necessities, chiefly concern the questions what we shall eat, drink, and wear — above all, how we shall answer our neighbors' expectations of us, and put a good foot foremost in the world.

Arria, indeed, could think of nothing else. Al-

though wit, contrivance, and industry may double one's available income, the cost tells somewhere. And what, Heaven help her! Arria was beginning to say to herself, if she were robbing her own heart and soul in spending her full powers on these petty details of existence! What if, after all, she were omitting her chief duties in life when she neglected her little girl, Ethel, and allowed her husband to find her perpetually preoccupied, nervous, and despondent!

If she had but a thousand dollars more a year, she could afford a skilled cook and a third servant. She could use other people's inventions and accomplishments, where now she was compelled to be an expert at every trade. She could, in fact, save her spirits and her youth, be a good mother to Ethel and a sympathetic companion to her husband.

The house they lived in had been given her at her marriage; but she had no other possessions of her own, as her father had died a bankrupt. Yet she felt as if she ought in some way to be able to earn this coveted thousand a year. The people with whom she was most familiar knew how to find an immediate equivalent in money for every talent, invention, and discovery—and was she duller than Mrs. Henderson and Miss Golding, who supported themselves by their pens? Arria was certain that she could have written a capital novel, but, then, so few novels brought in money! She consulted her husband as to the feasibility of her publishing some epigrammatic papers on social topics in the *Kosmos*, like the middle articles in the *Saturday Review*.

Now, Clayton White was, according to his lights, an excellent husband. He had no small vices, spent no money on self-indulgences, but gave seven-eighths of his income to Arria to carry on the house ; hence he could not understand this crying need of more money. In fact, it sometimes seemed to him that Arria failed to appreciate her unique advantages as his wife. She had everything in the way of literature, constant presents of pictures and art publications, tickets to everything — while all the most interesting people in New York were constantly brought to the house to amuse her. To see her out of spirits made him remember his own silent grievance — that he spent all his money on his household, and absolutely retained nothing to enable him to vary his own life a little.

He loved Arria, and was proud of her. Yet a man of genius occasionally requires stimulation, and there was a certain tameness in being always at home opposite his wife at his own table. Arria got up very neat little dinners, but, with all her dexterity, there was at times something a trifle amateurish about her dishes — her croquettes had not just the cream-like consistency of Augustine's, and she could not, to save her life, serve a bird like Solari. Now, could he have afforded to give a dinner or supper at Delmonico's occasionally, when he had some special guest to entertain, he would have enjoyed his little fling, and might have found his spirits rise as they rarely did nowadays. Still, although the clever critic had to endure the cramp and pettiness of his career

as a married man in moderate circumstances, he yet accepted his limitations, and intended to do his duty.

He was a tall, impressive-looking man, with a high white forehead, heavy eyelids, that almost hid his full gray eyes, a large nose, and a fleshy chin with a dimple in it. He not only looked impressive, but his manner was weighty. With men his habit was terse, but women he liked to instruct, and, when they appealed to him, frequently answered with solemnity, "I will tell you all about the matter, from beginning to end."

Thus he took the trouble to explain to Arria, in reply to her suggestion about society papers, that, although it might seem to novices an easy matter to write like the experts of the *Saturday Review*, he knew of but one man in this country who could do it—and that man, he remarked, with unobtrusive frankness, was himself. To take that tone of omniscience, to have at hand the sum total of human knowledge and experience, as the good woman in "Swiss Family Robinson" has everything in her hand-bag, to know how to expand into bigness the infinitely little and compress into pocket compass the infinitely great, was the last result of artistic journalism. But there was, he added, with a touch of bitterness, too little demand in this country for artistic journalism like his own, and he was obliged to cheapen himself, do hack-work, take the taste of the masses into consideration, or else find his efforts little appreciated.

"Besides," he proceeded, "I don't like to have it suggested that I do not support you comfortably. It really seems to me that you have a good deal of money to spend. I don't wish to appear a vain egoist, but I do honestly consider that there are worse husbands than I am."

Arria hastened to assure him that he was of all men the most generous, that her craving for money came solely from a wish to lighten his burdens. She told him nothing of her perplexities, anxieties, fatigues; it was her ambition to show admirable results, and never tell the secret of processes. Applying to him, evidently, had done her no good; her problem still confronted her.

She had two cousins, both of whom were her intimate friends; one was Lucy Florian, and the other Mrs. Archibald Brockway. Arria was by birth a Vandewater, and they were both scions of the great Vandewater family. Thus Arria could safely consult them about her need of more money in order that she might have more time at her command. Lucy Florian returned promptly:—

"You spend yourself on too many things, Arria. You want to do and have whatever anybody ever had or thought of. It is your ambition to surpass everybody else, which keeps you in a perpetual hurry and destroys all your peace of mind. Just think how many things you could go without!"

Going without what did not fall from the skies did not suit Arria's scheme of existence at all. The Florians were all for simplification. Their house had

not been refurnished in Lucy's lifetime, and they went on, year after year, using the same carpets and furniture, as if we were still in the dark ages, and there had been no renaissance of taste. The Florians were *sui generis*, and might afford to be indifferent to the fashion of this world; but Arria must live up to the present moment, and dip her hand in the very crest of the rising wave.

She could be sure of sympathy, at any rate, from Fanny Brockway, whose own fancy was a harp of a thousand strings.

"Of course you need money, you dear, clever thing!" Mrs. Brockway replied. "Everybody I know about needs more money. I'm sure I do. It actually gives me a headache to see the way you go on making your own gowns and all Ethel's frocks, and painting your own cards."

"I like to do it," said Arria. "So far as my own satisfaction is concerned, I enjoy economical contrivance more than I do outlay. Don't you know George Eliot speaks about the romance of a small income!—you see, everything has its own story when you have to study out each detail. But it begins to wear upon me. The things I have to accomplish pile up in imagination and threaten to crush me. I cannot sleep, or, if I do, I have nightmares, and dream that we have invited all the people we ever saw in all our lives, and that they keep coming and coming, and that the table is not set, that the soup will not clear nor the jellies turn out. I want a little more money, so that I may have three

really good servants. It is so vexatious that I can't earn a thousand a year!"

"The idea! You have a husband! Make him give it to you!"

"He gives everything he can. The fact is, we entertain too much for our means. But Clayton likes to have the advantage of a certain position, and if we wish to keep a place in society, we must fill it. Whoever is useless here in New York is forgotten; whoever is indifferent is taken at his word and left alone."

"You do entertain beautifully. I wouldn't give up a single dinner-party if I were you. I will tell you what to do."

"Well, what?"

"Have bills. Just order things and have bills, you know."

"Bills? Who, do you suppose, would pay our bills?"

"That is what Archie always says, but I found out long ago that bills always do get paid. Don't you know, Arria, that some things manage themselves — work out their own salvation, so to speak! When our bills come in, Archie and I are crushed perfectly flat; it is as if Juggernaut had gone over us. 'I can never pay them in the world,' Archie says. But somehow or other they do get paid — they have to be paid. A bill is just like a crying baby: somebody is obliged to take care of it, not because one wants to, but just from the necessity of self-preservation."

“We have to hush our own crying babies,” said Arria. There was evidently no outside help for her, but she was used to dealing with shaping hands in the stuff life presented, and she still felt certain that, in some way, circumstances would become plastic to her touch, and she would make that extra thousand a year.

CHAPTER II.

ONE OF THE VANDEWATERS.

ONE day in May, at the very time when Arria began to feel her necessities most urgent, a young man rang at the door of Clayton White's house, was admitted and shown into the parlor. On entering, he stood still, looking about him with an air of curiosity, feeling as if he had committed a blunder; for the impression made upon him by the rugs, the hangings, the cloth-of-gold, the embroideries, all the richness of oriental coloring which gave tone to the rooms, was that he had by mistake stumbled into the house of a millionaire. He was almost instantly reassured, however, by the entrance of what seemed to him a very young and marvellously pretty woman, who held his card in one hand and advanced towards him with the other eagerly outstretched.

"My cousin, Otto March!" she exclaimed. "I am so very, very glad to see you!"

Otto March looked at her smiling, but with an air of shyness.

"Is it — is it Mrs. Clayton White?" he asked, in a very low voice.

"Arria White. Your cousin Arria — your mother always calls me so. We are cousins, you know. All

the Vandewaters love their own family, and we are both Vandewaters. Call me cousin Arria."

He listened to her, smiling and eager, and, when she stopped, would have spoken, but seemed to find not a word to say. Accordingly, Arria went on, sitting down herself, and motioning to him to sit beside her.

"I was looking for you. Your dear mother's letter came yesterday, telling us that you were in New York for a little visit, and would certainly call. Had she given me your address, I should have sent to you directly, and asked you to establish yourself here. Where are you staying?"

"At the Fifth Avenue."

"That is close by. Send for your things, and stay with us."

"You are very kind," said the young fellow, who showed shyness in every feature and every tone, but yet had an air of knowing his own mind. "But I am best off there. I am here on business; that is, I came on a sort of visit to Kendal, who told me to go to the Fifth Avenue."

"Kendal?" repeated Arria, in a tone of inquiry.

"Ellery Kendal. He is a cousin of my mother's, that is, of her first husband."

"Ellery Kendal, the broker?"

"Yes, do you know him? I thought he told me he only knew of Mr. White."

"Oh, everybody hears about Ellery Kendal," said Arria. "He is one of our rising young men. He is a hero on Wall Street, and is much admired in

society." Arria's mind moved swiftly to conclusions, and she had already mastered the situation. "Your mother said you were going into business. Can it be that it is with Ellery Kendal?"

Otto looked at her a moment in doubt, then said:—

"It seems probable, although nothing is decided as yet. My mother wishes it. It is time for me to decide on some career."

"You are very moderate," said Arria, laughing. "Any New Yorker would tell you that it would always be time for you to accept a piece of sheer good-fortune like that."

Otto stared at her, puzzled.

"Sheer good-fortune?" he repeated.

"Nothing less than sheer good-fortune! Why, if you go in with Ellery Kendal, in five years you are pretty sure to be a great capitalist!"

Otto laughed. "I can't imagine myself a great capitalist," said he, looking down into his hat. "My mother would like me to be one. She wants me to have a great income. She has always had a handsome income, and considers a good income the key to a rational existence."

"I fully agree with her. Do not you consider that a rational existence depends on your having a sufficient income?"

Otto laughed slightly, and twisted his hat about in his hands.

"My mother says I am spoiled by having always had more money in my pocket than I could spend, and that I do not value money as I should do."

"I suppose you have some ambitions of your own about a career," suggested Arria.

He turned crimson. "I?—no, not at all," he said, rather stiffly. .

Arria ransacked her memory for the facts about the young fellow's education, and remembered that she had heard of his having had a private tutor until he was sixteen, when he had gone to X—— College, of which his mother's first husband had been a founder, and that later he had studied at Heidelberg.

"Your mother wrote me, a year ago, that she was thinking of giving up her home at Littledale, and coming back to New York to live," she remarked.

"Yes, that was her intention as soon as I got back from Europe. But my aunt Caroline and her little girl, Virginia, came to visit her, and she put it off. And now," here Otto's voice sank, "my aunt Caroline is ill, very ill, and my mother cannot leave her." Arria uttered an exclamation of sympathy. "She may be cured: there is an operation to be tried; but for the present my mother is fastened at Littledale. You cannot think what it costs her to send me to New York by myself," he added, smiling an almost imperceptible smile at Arria; and she understood that he felt some youthful amusement at these maternal fears for his safety. "But she thinks that it will never do for me not to be settled at something by September, and that I must take my life in my hand and come to New York and go to work."

Looking at his cousin Arria, Otto was startled to perceive her face light up with a sudden illumination. The fact was, a situation was all at once disclosed to her, which might result in her having all her wishes come to pass. Here was a young man, her near relative, with a mother who was enormously rich, and who dreaded to have him come to New York by himself. How important that he should be cared for, guarded, not allowed to fall into the clutches of designing fortune-hunters! Why should he not live with her?

"I can sympathize with your mother's alarms," she observed, with eagerness. "You have been used to a home; but you will be among friends — among your own family, indeed. We can do a great deal for you," she went on, with enthusiasm.

Otto felt the charm of such kindness from this pretty and elegant woman, whose smile was gracious, and whose voice was full of inflections which flattered and caressed him. "It will be a great deal for me to have such kind friends," he said. "I wandered about the streets last night after Kendal had left me, and the thought of this great, strange city appalled me."

"What did Mr. Kendal do to entertain you?"

"We dined at Delmonico's. Then we went to the theatre — to the Fifth Avenue; some newspaper man got us a box. There were half a dozen of us."

"Who were the others?"

"A Mr. Charnock, a lawyer; a Mr Vance, and Major Cheney."

"Oh, Barry Charnock!"

"Yes. After the theatre we went to Kendal's club, and stayed till midnight."

"Playing cards, I dare say! Oh, what prodigals!"

"Then Kendal walked to the hotel with me. And after he had gone, instead of going to bed, as I should, I turned out and walked about the streets."

"You would have been much better off with us."

"I have no doubt of that," said Otto, laughing. "Not that we did the least harm in the world."

"What are you going to do to-night?"

"I start for home at six o'clock."

"Indeed, you shall do nothing of the sort!" said Arria. "You are coming here to dinner. Do you care about literary people?"

"Oh, of all things!" cried Otto, eagerly. "I have never known any literary people, and I long to get some idea of them."

"We are going to give a little dinner to a successful author, a Mr. Roth. He has written a book, called 'Maidens Choosing,' and it has been a great success. He sails for Europe on Saturday, so Clayton thought we ought to pay him this little attention."

"And I may come?" said Otto, ardently.

"I insist upon it! You must come!"

"I will," Otto said. "I confess," he added, with one of his shy, honest glances straight into her eyes, "if I chose the career I wanted, I should be a literary man."

"Have you published anything?" asked Arria, in the weary tone of one accustomed to see people take to literature by an utter perversion of logic and good-sense.

"Oh, no! — Good Heavens! I hope there is no such presumption in me!"

"I am afraid to ask you if you have written anything," Arria pursued, with a lighter air, feeling that, after all, the case might not be hopeless. "My advice to unfledged authors is like Punch's to young men about to marry."

"Don't!" said Otto. "You mean, don't try to be an author."

"Exactly. Do anything else in the world!"

"Anything save to try to speak out what you feel to be actual and necessary — what is beautiful and best?"

"Yes, that is just what I mean."

"Yet your husband is a literary man."

"He is a critic. Clayton would say to you exactly what I say: Live, and don't spend your time describing and analyzing life. Feel, and don't think about your feelings. Enjoy every experience which comes in your way, and don't be trying to draw pecuniary advantages from the situation, and make an article about it. The exigencies of trade are hard, but never so hard as when your merchantable stock is, as it were, your own flesh and blood — your loves, your antipathies, your triumphs, your defeats. There are in every generation a few great writers who remain impressionable, honest, in love with their art; but it

is a difficult matter for people who write for their daily bread to remain wholly sincere. They exhaust their heart, and have to compel their imagination and intellect to do its service."

Otto listened to her with close attention.

"You surprise me," said he. "I thought literary people, at least, believed in literature."

Arria felt reproached. "Ask Clayton's advice," said she, rallying. "I did not mean to be unjust to our own profession; but when you confessed that you had an offer to go in with Ellery Kendal, it did seem to me the one step from the sublime to the ridiculous to talk of your longing to be a struggling author."

Otto's eyes dropped, and he seemed to be musing on her words. "I don't think you are wholly right," said he. "But I don't feel certain that I have it in me to be a successful literary man. And what has made me hesitate has been the fear that my inclination for a literary life means that I want time and leisure to think about what men have written already. I should hate to be a mere dilettante — I want to do something."

"Mr. Kendal will give you a career worth having. You are sure to make a fortune early, and then you will have all the leisure you need for other men's work."

He looked at her at first gravely, then smiled, and his brow cleared. "It is childish of me not to see the advantages of it!" he exclaimed. "I am sure to go in with Kendal. You have helped to convince

me that it is the only course for me. I never felt inclined to any of the professions, and I have had a conviction that I should hate Wall Street. But I see now that all that is childish."

"You will not hate Wall Street," said Arria.

Otto looked in Arria's face, and smiled like a child who knows that he is naughty and pleads to be forgiven.

"I like my soul," said he, whimsically. "It may not be a good soul; but I take comfort in it, and like to turn around in it, and look out of it, and hide myself behind it. A fellow has but one soul, you know, and I should regret to sell it for sixpence."

"You need not sell it for sixpence, nor for a million."

"Perhaps not. But I am afraid I shall never get hold of a million without selling it."

Their long tête-à-tête was interrupted at this moment by a sudden exclamation, a scramble among the portières, and the entrance of a tall child, who rushed up to Arria, threw her arms impulsively round her neck, and whispered in her ear. This apparition sharply startled both Arria and her visitor.

"What is it, Ethel? I do not understand you!" Arria exclaimed, moved at once to anxiety lest something had gone wrong.

Ethel whispered again. Arria and Otto rose simultaneously, the latter to take his leave.

"Oh, stay five minutes," pleaded the hostess. "I must speak to my cook; just a word — with a din-

ner-party to-night — you will understand! This is my little girl, Ethel. Talk to her an instant." Arria hurried out, expecting to hear of some domestic catastrophe. Otto stood looking at the tall, handsome child, who had brilliant black eyes like her mother's, which the masses of pale golden hair, worn floating on her shoulders, set off effectively. She looked to Otto almost full-grown, but was dressed in the most infantile fashion.

"This is Ethel?" Otto said, with hesitation, for all his bashfulness had returned.

"I am Ethel," said the little girl; "and you are Otto March. We are cousins, are we not?" She moved towards him with a coquettish air, and lifted her cheek to be kissed.

Otto touched the round, blooming contour with his lips, but in the most distant fashion.

"Sit down," said Ethel, with the air of a woman of the world, sinking into the chair her mother had vacated, and, taking up a fan, she waved it to and fro, putting question after question to the young man, scarcely waiting for his answers — passing eagerly on from one subject to another, until she reached the congenial one of the theatres. Hearing that he had been at the Fifth Avenue the night before, she began to criticise the play, the actors, — above all, the actresses, their looks, their toilets, their behavior. "Did you notice how Miss Bell came in?" cried the child, jumping up. "It was like this!" Running to the door, she re-advanced on her tiptoes, her elbows extended, her eyelids half-

closed, and a sleepy smile on her lips. She was midway towards Otto when the curtains behind her parted, and Arria appeared under the arch. Standing there, she said, in a warning tone, "Ethel!" and pointed in the direction of the hall. At this dismissal, the child turned crimson, and tears started to her eyes. She cast an entreating look at her mother and a despairing one at Otto, but, finding no help on either hand, she made a plunge, ran at full speed down the length of the narrow suite, and vanished.

Arria made a gesture, her eyelids drooped until the lashes swept her cheek, she smiled and shook her head, conveying to Otto her full sense of mingled annoyance and amusement at the childish prank he had just witnessed.

"Heaven knows where she gets her ideas!" she exclaimed.

"I hope to be better acquainted with her — with you all," said Otto. "I have kept you an ineon-eivable time! Is your invitation still good for to-night?"

"Still imperative," said Arria, warmly. "It is a simple little dinner — we authors go in for plain living and high thinking, you know."

"Yet you deny me such a wholesome existence," murmured Otto, anxious to get away, feeling that he was keeping his hostess standing, yet unable to break the spell. Arria had a dozen directions to impress upon him, and did not soon release him. When the door finally closed upon him, she walked along the hall and called, "Ethel!"

Ethel came out of the dining-room — dishevelled and with a crestfallen air; she had evidently been weeping bitterly.

“How could you play me such a trick!” demanded Arria, with dignity. “It was an audacious trick! What did you mean by telling me I must go and speak to Maria?”

“I wanted to get in the parlor and see cousin Otto, mamma, and I—I could think of no other way.”

Arria paused and looked at her child. She was in doubt whether to be in a rage or to be amused, but remembered that the maternal rôle should be a serious one.

“I have no time to talk the matter over with you now,” she said, “but I want you to think about what you have done, and decide whether it was right or wrong—whether you were speaking honestly and telling me the exact truth. Then, later, I will show you how it seems to me.”

“Oh, mamma!” cried Ethel, in a soul-piercing voice, as if she were suffering, “oh, mamma! forgive me!” She flung her strong young arms around her mother and clasped her impetuously.

“There, there!” said Arria, yielding for one second, then struggling to release herself. “I cannot lose any more time; I am dreadfully belated. I could ill afford to stop and see that young man.” She hurried into the dining-room, with housewifely thoughts pressing on her mind. For a moment Ethel stood looking soberly after her; then, with an

irrepressible return of high spirits, she began to twirl on one foot, balancing herself by her hand held aloft in air, and continued to pirouette thus, like an opera-dancer, until she fell into the nearest seat, breathless and exhausted.

CHAPTER III.

A DINNER OF AUTHORS.

OTTO MARCH reached the Clayton Whites' at exactly seven o'clock, expecting to find himself among the very earliest arrivals, but all the other guests had been asked for the hour of half-past six, and when he entered the room he was startled to see so many strange faces turned expectantly towards him.

Arria had, to tell the truth, insured herself time and opportunity to move leisurely among her company and say, "We are waiting for a cousin of mine, Mr. March, whose mother was a Vandewater. She is a woman of enormous fortune, and he has been delightfully brought up. He is perfectly in love with literature and literary people! He was so delighted to come to-night!"

To Mr. Goodspeed, a clever writer on the staff of the *Hesperus*, she whispered: "My cousin has travelled everywhere, chiefly on foot. He went up the Nile."

"A pedestrian tour?" asked Mr. Goodspeed, who was called a wit, and had to live up to his reputation.

But Arria had passed on to Mr. Byington, the

most amusing magazinist of the day. "Be sure to draw him out. He is immensely clever. There is nothing he has not studied." Then she told Mrs. Henderson, who was both a successful author and an accomplished woman of the world, how great a belle his mother had been in her youth.

Nobody cared about the young man's being connected with the Vandewaters, nor for his thirst for literary acquaintance, nor for his cleverness, nor his walking tours over Europe; but there is always something agreeable in the idea of a youth born with a gold spoon in his mouth, hence Otto was regarded with frank interest and curiosity. He was not a striking example of gilded youth, although his exterior was sufficiently attractive. He was of good height and breadth, and had a thin, well featured face with firm lips and clear, observant, blue eyes, — but as he entered the room he bit his lips and his eyes sank, and, in spite of all his advantages of birth and education, he seemed a little at a loss. He was, in fact, confounded by the fact that he was keeping such a party as this waiting for him, for dinner was announced on the instant, and, after shaking hands with Clayton White, he was apportioned to Mrs. Henderson, and led that lady out to dinner. He was a trifle reassured to find that little Ethel had a seat on his other side.

"I give my cousin to you," Arria had said to Mrs. Henderson, "because I want him to enjoy his dinner."

Mrs. Henderson's idea of making people enjoy

themselves was to talk to them. She knew everything that went on in New York, had the key to every coterie, no matter how exclusive, and she at once began, with easy, fluent discourse, to pour out revelations concerning plans of all the society people for the coming summer. She soon discovered, however, that this youthful stranger cared little or nothing about cottages at Newport, or trips to Norway — even for the London season, in which she hoped to have a part; but that he was so much impressed by the fact that he was in the presence of literary people, that he was afraid to lend her his full attention or to raise his voice to assent to her remarks, lest he should lose something profound or witty that other people were saying.

“Have you written a book, Mr. March?” she asked, laughing.

Otto looked at her with surprise; of course, he had written no book. “Everybody at table has,” pursued Mrs. Henderson, “except Mrs. White and yourself. Do you know the names of all the people on the other side? It sounds like the contents of a magazine, does it not? Have you met Mr. Roth? That is he on Mrs. White’s right hand. We are invited to celebrate his success, you probably know. Have you read ‘Maidens Choosing’?”

“I bought it this afternoon,” murmured Otto, deprecatingly. “I have read about a third of it — I —”

“Bought it? How noble of you!” exclaimed Mrs. Henderson, much diverted by the serious way

in which this young man took books and literature. "Mr. Roth," she cried out, loud enough to attract everybody's attention, "you ought instantly to be made aware that Mr. March, this gentleman at my side, went to-day and bought a copy of your novel."

"Bought my novel! Bought it and paid for it!" said Mr. Roth, a bright-eyed, rosy-cheeked young man. "I am enormously obliged to you, Mr. March, and I am proud to make your acquaintance. People beg my book or borrow my book; read my book and criticise it, as Clayton White did; or don't read it, and damn it at a venture, as Nott did. But I never before saw a man in the flesh who had bought my book."

"People buy everything except books," said Clayton White. "They draw the line at that extravagance. Say a book costs a dollar, a dollar and a half, five dollars — nobody can afford such an outlay. They will wait six months to get a soiled copy from a library — will humiliate themselves to the last degree to borrow it — meanwhile, will spend ten, twenty, thirty, forty, a hundred, five hundred dollars for greenhouse-plants or cut flowers; they will purchase trumpery dishes for tables and walls — adorn their own persons with dead birds, feathers, bits of tinsel, glass; they will eat, drink, and be merry; take pains to gratify to the fullest every sordid, material, and sensual inclination they feel. But books! — books are out of the question. Books, representing, as they do, not the material but the

indestructible essence of human life and art, are not worth making a sacrifice for."

"Oh, but thousands of people have bought Mr. Roth's book," said Arria, turning and looking at the young author with the air of admiration and awe which a pretty woman knows how to put on before a clever man. "Everybody says he has made a fortune by it."

"I have — I have," said Roth, laughing. "I am off to Europe to spend it! This country will not hold it! I have made almost three hundred and seventy-five dollars!"

"Yet everybody keeps asking why there are so few good novels nowadays," said Nott, the critic of the *Neptune*, with an air of strong indignation. "The reason is that no really clever man, settled in life, and requiring an income, can afford to spend time and money to write them. I wrote one novel. I paid for the plates, took half the risk, and was to have half the gross receipts. The novel did not do badly: as novels go, it did very well. You gave it a handsome lift in the *Kosmos*, you know, White. I wish you could have seen the publishers' accounts, when we came to settle. I cleared three dollars and twenty-nine cents!"

There were some sixteen people seated around Arria's dinner-table, on which were plants, flowers, cut crystal, Venetian glass, India china — everything that could lend color and iridescence to the pretty picture. The fish-course had just been brought in, and Arria colored with pride and satisfaction as the

devilled lobster was placed before her, for she knew the history of that lobster intimately, and it had not been without a struggle that her efforts had been crowned by this artistic success. But her victory did not count at that moment; it was eclipsed by the engrossing topic under discussion. As Mrs. Henderson had remarked to Otto March, every man and woman at table had published at least one book, and each author was coerced, by disappointment, wrath, or elation, to give the exact proceeds of his or her venture. Apparently, those who had utterly failed were the happiest; the most popular authors were the most despondent—the most inclined to condemn publishers, the public, the critics, and to call the whole universe to account for so incredible, so impossible, a catastrophe as their failing to reach a circulation like that of Dickens or George Eliot.

Clayton White sat listening, looking round the table with his vague, sleepy gaze, until, at the right moment, when each had had his say, he remarked:—

“The greatest living writer of fiction spends most of his time making shoes—which is, I take it, an example that points a moral to his lesser brethren.”

“But, then, Tolstoi happens to have a good income behind his vagaries,” said Nott. “If I had great estates and a big revenue, I would write masterpieces!”

“Would you, though?” said Goodspeed. “I am a poor man; but, on my word, I should be willing

to contribute handsomely to an endowment for you, Nott, if you will engage to write masterpieces!"

Nott cared nothing for Goodspeed's pleasantries.

"For a man who has to earn his living," he proceeded, "literature always has been and always will be a wretched grind. A man undertaking the profession must make up his mind, once for all, to be content to subsist on starvation wages. What proportion of literary men, do you suppose, are able to support themselves decently by their pens?"

"The fact is just here. If a man knows how to please his public, why, then, literature pays handsomely," remarked Goodspeed. "No other business is, in fact, a quarter so safe, has so little risk in it, calls for so small an expenditure. But you have got to understand how to please people. If your business is to make tarts, you must flavor them with sugar, not with salt,—make them melt in people's mouths. Look at Pennypacker's books!—why, they start off with a first edition of twenty-five thousand!"

"I don't call such things books," said Clayton White, with high disdain. "I call them tracts."

"Look at that English fellow Walker Flush, who is carrying all before him. He knows how to please the public. Stevenson may slay his thousands, but Walker Flush slays his tens, his hundreds of thousands."

"And with the jawbone of an ass he slays them!" shrieked Clayton White, whom the mention of Flush always put in a fury.

"But you must acknowledge that the fellow has imagination!"

"Imagination? You may call it imagination; I call it delirium tremens!"

"Now, dear Mr. White," said Mrs. Henderson, in her smooth, pleasant way, "aren't you a little, just a little, severe upon modern writers?" Mrs. Henderson's last novel had been reviewed in the *Kosmos*, and certain expressions in the notice had fastened like a burr in her memory. "It is a dreadful fault, surely, to fail in sympathy for your own epoch. You don't live in the era of Thackeray and Dickens. You live to-day."

"Worse luck for me," muttered Clayton White.

"Other times — other manners."

"And other writers," said Clayton White.

"There are just as clever men writing to-day as at any period of the world, barring the greatest geniuses, of course," said Nott, a little irritated at Clayton White's airs of superiority.

"Oh, yes, barring the beef — we have all heard about the Irishman's dinner."

"It was always just so with the critics," Byington remarked, with philosophy. "They are always down on the writers of their own times. They ought to have learned that it is easy enough to criticise a contemporary, but hard to estimate him."

"I don't find it a difficult matter," said Clayton White, with a good-humored glance at the other.

"If a fellow waited for your approval, he would never publish anything."

"He would take more pains, at all events. Come, now, confess that you understand as well as I do that never in the whole history of mankind has there been such trash imposed upon the world as there is at present, both in literature and the drama."

"But, then," put in Goodspeed, "you see that formerly there were only a few thousands of educated people, and they had traditions, standards, formulas, to guide their taste. Authors knew that they were writing for trained, intelligent eyes and minds. Now, millions of men and women know how to read and write, and, Heaven help them! call themselves educated, and have intellectual requirements and tastes."

"I don't know anything about such people at all. They are out of my calculation entirely. I don't wish even to hear about them," declared Clayton White, "for if I have to take them into account, my occupation is gone."

Otto March was quite sufficiently diverted without speaking a word himself. He had longed to meet literary people, and had not a few ideas of his own that he might have enjoyed imparting to a congenial listener. Youth must, indeed, be tame and mediocre which takes things for granted and accepts ready-made wisdom. Otto, at any rate, was fortunate enough, in his process of development, to have discovered certain facts for himself, as if he had been the first man on the first day—for example, that Shakespeare is the greatest of all writers, that Homer loved the sea and delighted in a garden,

that Goethe understood youth, and that Tourgenieff had known beyond others the deep sting of love. Otto had long burned with a desire to brighten up a dull world with these precious intuitions, but, strange to say, at the present moment he was not carried away by an irresistible impulse either to air his enthusiasms or to ask help for the elucidation of the crucial problems he liked best to ponder. Mrs. Henderson had long since abandoned the thankless task of trying to amuse him by her own witty gossip, and was talking briskly to Mr. Byington, her other neighbor, about the comparative terms of the different magazines. All general conversation at table was for the moment swallowed up in the sound of the clatter of knives and forks, and even Otto was giving his whole attention to sweetbreads and early peas when a soft, clear little voice said in his ear: —

“I do wish you would speak to me. Mamma said I was not to talk unless somebody spoke to me.”

Ethel had at first sat bolt-upright, looking neither to right nor left, and apparently unconscious of his proximity, and, after a glance or two in her direction, Otto had forgotten her existence. It had occurred to him that the child would have been better off in bed than at this gayly decked dinner-table, surrounded by these feverishly eager men and women, eating course after course of rich food, and drinking half a dozen different wines.

“When I looked at you,” said Otto, “you had not a glance for me. I did not venture to speak.”

"I saw that you looked at me," said Ethel, with a coquettish smile. "But I promised mamma not to bore you, not to try to have you notice me, if she would only let me sit by you."

"So you wanted to sit by me?"

"I like to sit by interesting people," Ethel declared, and added in a whisper, "I don't like authors—I don't think they are one bit worth listening to."

"Come, come, that is a little hard! Don't you like books?"

"I like some books. But I like real live people best—who do real things. I always know just how a book will turn out, but you never can tell what real people will say and do. I love to go to the theatre and the opera better than to read stories. There it is just as if everything happened right before your eyes."

"People are only a part of the things one reads about," said Otto. "The best books, I think, are about birds and animals, and trees and out-of-door life. I have a little cousin at home, just your age—her name is Virginia, and she and I take long walks, we walk miles and miles. And Virginia knows the name of every flower, every bush, every tree, and the note of every bird; or, at least, to come across anything she does not know is such a surprise to her that she cannot rest till she finds out what bird it is in the thicket, and where its nest is, or she looks through books to make out the leaf or the flower. She likes story-books too, but nature is the best story-book to her."

Ethel listened with a smile on her lips, a little sceptical.

"I like birds," she said. "We were down on the coast last summer, and the fish-hawks were forever crying in the air. And there were gulls who flew beautifully; and the swallows — oh, it was strange to see how the swallows hovered, just as if they were dancing in the air, and twittered — twittered all the time. I used to lie on the sands and watch them; and I thought to myself, 'Oh, if I were only a bird, I would fly up and up into the blue.' It made me sorry to remember that I was not a bird — that, to save my life, I could not be a bird."

Otto felt, suddenly, a glow of affection for the child, who spoke with ardor and absolute spontaneity. Hitherto, she had impressed him as not a little spoiled and artificial, with a desire to put herself forward.

"Although you can never be a bird, you may find wings, you know," said Otto.

"I may be an angel, you mean," replied Ethel, with a quick, bright glance at him. "But I don't want to be an angel. Besides, whether I wish it or not, I shall be an angel sometime. I want to fly now, here, right off."

"I did not mean angel's wings," said Otto.

The servant was giving him champagne, and, passing on, she poured a little into Ethel's glass, then remembered that her orders were to give the child no wine, so she went on. Ethel stole a glance at her mother, and, feeling sure she was not observed, she

lifted the glass to her lips, quaffed, then raised her brilliant eyes to Otto, and smiled.

"I love champagne dearly," she said. Otto felt singularly displeased by her action, her tone, her confession.

"How old are you?" he asked, giving her a straight, serious look.

"Twelve, almost thirteen. I shall be thirteen next January. Mamma says that after that I am not to come to the table nor to see visitors till I am seventeen, at least; I shall not like that — but, oh, I do so long to be grown up and to be 'out'!"

"I am twenty-four," said Otto. "It is not a great age, but I am twice as old as you, and, unless I have little brains or common-sense, I must know a little more than you — don't you think so?"

"Oh, yes, a great deal more," Ethel confessed, searching his face, and wondering why she liked it so well.

"Well, then, I don't like to hear you say you like champagne. I do not like to see you drink it. Now, I enjoy thinking of you lying on the beach and looking up at the birds, and longing to dart forth and reach the sky. I could love you dearly at such a time. I like people with wings, and when we have thoughts like that we have wings; we are better than birds, we are almost better than angels, because we are growing. But when you talk about liking champagne, you have no wings; and if you care about such things, you never can have any."

Ethel felt his look, his tone, his heavy accusation.

Her face burned. She could hardly repress her tears. She had an impulse to jump up and flee precipitately, but dared not move. Yet, feeling coerced by an imperative necessity to do something startling, she took the glass and flung the few remaining drops of champagne over her shoulder, on the carpet.

"There!" said she, "I will never drink another drop — never!"

"Do not, I beg of you!"

"I will tell you everything," Ethel went on, ardently thrilled, and eager to confess her wrongdoing. "Papa and mamma say I am never, never to have any wine. But one day I was at cousin Fanny Brockway's, and they had champagne and gave me some, and how they laughed when it made me dizzy! Everything in the room went round and round, and I had to try very hard to keep hold of my chair."

The lively child had more confidences to impart, but Arria, who, like a worker in a weaving-mill, watched with anxiety to see that all the machinery was running smoothly, with no broken threads, no spindles stopping, and no silent bobbins, had discovered that Otto's attention had been diverted from larger topics, and suspected that Ethel was disobeying instructions.

"He can't draw a gentleman or lady," Mr. Roth was saying.

"Cousin Otto," said the hostess, sweetly, "we are talking about Mr. Newton's novels. Mr. Goodspeed considers them so thoroughly American."

"American? I should think they were!" said Mr. Roth, with a sort of indignation, "if by American you mean namby-pamby, every-day — what we are all tired to death of, and long to escape from, like the breakfasts of a cheap boarding-house."

"Balzac could describe the breakfasts of a cheap boarding-house so that you smelled them, tasted them, had dyspepsia from them," said Clayton White.

"Oh, well, Balzac! That's a different matter!" muttered Mr. Roth.

"If a man only knows how to deal in the shaping stuff American life presents," said Goodspeed, "there is no better field for the novelist. There is no other field, in fact, for the American novelist, and American writers are beginning to find it out. Cosmopolitanism used to be considered a fine thing; but the advantage of cosmopolitanism is an exploded chimera. There's no salvation for us in cosmopolitanism; it's a healthy sign that we are beginning to be provincial, parochial."

"I am not particular whether a man is cosmopolitan or provincial," said Clayton White, "so long as he has got something to say. What I am sick of is the eternal pump, pump, pump of modern writers. It's like being at sea, and feeling the eternal jar of the machinery, to read the literature of the day. Where is there any force, any spontaneity, any inspiration? I would rather have those two papers of Thackeray's, 'Memorials of Gormandizing' and 'Men and Coats,' than all the magazine literature of

the past twenty years. We feel the power of the lion in those gambols."

"Mercy on us, Clayton White!" said Mrs. Henderson. "You want us all in the poor-house!"

"I wish you could be converted to realism," said Mr. Roth, persuasively. "What we try to do now is to tell the exact truth, and let beauty look out for itself. We no longer have pretty fancies of what might be. We must see with our eyes and touch with our hands."

"See Roth's book, page thirtieth," said Clayton White. "A study of the slums: seven empty tomato-cans; two dead cats, beginning to make their neighborhood undesirable; a dirty child, coming down the alley with its finger in its — well, say eyes — and a box of geraniums in the window. We all know how he did it."

"No, that is just what you don't know," said Byington. "You critics may have your standards, your theories, your infallible recipes, but, after all, you don't write novels, and you don't know how it's done. We story-writers do know — we may have no logic and no reason, but we have our instincts. Once a man came out of the wilderness into a city clad in bear-skins, with the fur outside. Everybody stared at him, talked him over, and, pitying his ignorance, said, 'Why don't you put on that bear-skin with the fur inside? That's the way to wear it.' The man was puzzled a moment, then, gathering up the sum of his experience, replied, 'Wa'al, this is the way the b'ar wears it, with the fur outside, and I

guess, a'ter all, the *critter knows best!*' So I always want to say to you critics, when you tell us novelists how to go to work, 'I guess, after all, the critter knows best!'"

Dessert was on the table, and Arria could at last, with an easy mind, say to herself that the dinner had been, on the whole, a success. Once or twice she had feared that something was going wrong, but the most difficult courses had been excellently served. She had restrained her nervousness, had never given even one anxious glance at her waitress, and from Clayton White's open brow it was easy to see that everything had gone off in a way to please him. The guests — except, perhaps, her cousin — were to Arria quite a secondary consideration. But the conversation had never flagged a moment, and even Otto was now talking about newspapers with Mr. Nott, and confessing that he had sometimes thought of trying to make himself a journalist.

"The greatest profession in the world," said Nott, solemnly. "Modern society rests on the newspaper. It lives, breathes, realizes its individual existence as a unit in the universe, by the aid of the newspaper. The newspaper is the base and apex of the social pyramid."

"And inside is a mummy," murmured Clayton White.

"Inside are all the riches of the world," said Nott, with a glance which challenged the critic to deadly combat. "One cannot realize anything more shapeless, chaotic, vague than our condition would be

without the newspaper. Sometimes when I am walking home at night, after the *Neptune* has gone to press, I am utterly overpowered by the reflection that here, all about me, this great, populous city is slumbering — ‘all that mighty heart is lying still,’ but to-morrow morning will stir in its sleep, will awaken, and to what? To read the *Neptune*. To feel a thrill, to receive a fresh impulse, a new and vivifying idea. Banker, broker, statesman, politician, merchant, social leader, each and every one, rises alike with one thought, and stretches out a hand for the *Neptune*. Every cog, every wheel, every revolution of the vast social structure depends on the newspaper.”

“I never realized before,” said Clayton White, “what Byron meant when he dreamed that the bright *Sun* was extinguished, and the *Stars* did wander in the eternal space, rayless and pathless. It was simply that there was no newspaper!”

Arria rose, saying that coffee would be served in the parlor, but that she would send it to the gentlemen, if they liked to stay at table. But almost everybody followed her movement, and in less than half an hour there was a looking at watches, a general stir, and everybody took leave except Otto March, who lingered a little. Arria had begged him not to go; she had twenty questions to ask him about his impressions of the evening: how he had liked the literary guild; whether he considered Mrs. Henderson entertaining and Roth clever; if he had not been amused by Mr. Nott, who took himself with

such intense seriousness. Above all, she wanted to know whether he now believed he would rather join this rank of *littérateurs*, or go in with Ellery Kendal.

Clayton White, who was walking up and down the room, with an air of being tired of everything in the world, his wife and her cousin Otto included, paused as he heard this question.

"What is that about Ellery Kendal?" he inquired.

"My cousin Otto is thinking of becoming his partner," said Arria, a little proud of such a unique distinction.

"Is it possible?" said Clayton White. "Why, Mr. March, you are to be congratulated!"

Otto laughed. "It seems to be undeserved good-fortune for me," said he. "I wish I could bring myself to consider myself the luckiest fellow in the world."

"I assure you," said Clayton White, "there is not a young man in New York more believed in than Ellery Kendal. It is not that he is making money and getting rich, — plenty of men make money and get rich, — but he is making money and getting rich in the way to make himself felt as a power."

Otto was impressed by Clayton White's words. He admired the man, and everything he said carried weight.

"There are plenty of conscienceless vagabonds on Wall Street," pursued Clayton, "who will stick at no chicanery to carry a point and score a profit. But Kendal is solid — he is systematically honest."

"That is, you mean his principles are thoroughly good," said Otto, meeting the glance of his host with a straight, square look, which arrested the older man's attention, for it gave the boyish face quite a different expression, and showed manliness and vigor in all the features.

"Principles?" repeated Clayton White. "What are principles? Have you got any principles? Have I got any principles?"

"I trust so."

"I trust so, too. But most of us act more from a regard for ourselves, not to have reflections cast upon our credit, than from strict principle. We do not wish to reduce our value to a low figure. Now, I take it, Kendal is systematically honest because he is intelligent — sees the best course, and takes it. He wants the right sort of success, and has avoided any reputation of trickiness."

"I am much obliged to you," said Otto. "I think your words have decided me. I have had an ambition to be a literary man."

"Don't! don't!" said Clayton White. "It is better to be practical. I always discourage anybody's going in for authorship. And for you to lay up possible disappointments and vexations for yourself seems a pity. It is terribly hard to make more than a living by literature."

"That would not matter to cousin Otto," said Arria.

"Of course, that puts it in a different light. But here you give up a bird in the hand for some very

dubious birds in the bush. As I said before, I always discourage authorship. It is safe to do so, for if a man has it in him to write, you can't discourage him. He is impelled to do it — outside difficulties are as nothing. As Carlyle says, 'It glares in upon him'!"

"There is admirable lucidity in your words," said Otto. "They strike home — they have convinced me."

He made his adieux, took his hat, and was just about to leave the house when down the stairs, like a whirlwind, scampered Ethel, in her night-gown, her feet bare, her hair floating over her shoulders.

"Cousin Otto! cousin Otto!" she cried, "I want to kiss you good-bye."

The young man turned, laughed, dropped his hat, held out his arms, and clasped the little figure to him.

"You'll come again, won't you, cousin Otto?" she said, clinging to him.

"Again and again!" said Otto. He released her, and, seeing that Clayton and Arria White were looking on with amusement, he felt a sudden embarrassment, drew himself up, bowed with the gravity of a Spanish grandee, then suddenly laughed, and, going up to them, held out both his hands, and exclaimed: —

"Oh, I do thank you so much for being so good to me!"

CHAPTER IV.

OTTO COMES TO NEW YORK.

By the end of August, Otto March was established in New York, and at the Clayton Whites'. It had not been an easy matter for Arria to effect this; in fact, at times, it had seemed almost impossible for her to bring her husband to accept her point of view.

To begin with, she had been a little injudicious. The moment the door had closed on their last guest after the dinner-party to Mr. Roth, Arria had said, hanging affectionately about her husband: "It was very successful, was it not? I was so proud of that devilled lobster, particularly of the sauce! Clayton, confess that that sauce was perfect."

"There was so little of it, I hardly ventured to taste it, lest I should make somebody's lobster go bare."

"That was because some of those men helped themselves to it as if lobster sauce were made by the quart. But, of course, they do not get such a dinner every day."

"Let me tell you that Goodspeed and Byington know as well how to dine and where to dine as any men in New York. They are no novices. You

should not have seemed so well pleased when they praised those croquettes. Don't flatter yourself that people are carried away by your performances, when they are only trying to make you feel comfortable. You see, Arria, your nervousness and anxiety are too apparent. If anybody approves a dish, you have an air of being raised to the skies, as if it were by some happy accident, some miracle, that you gave them an eatable course. You should take things for granted. And to-night, when there was a trifling delay about the sorbet, you were on pins and needles — every feature of your face showed the strain."

"I talked every moment."

"Yes, with a cracked voice. You deceived nobody. You ought to cultivate that sort of *laissezaller* which is an absolute requisite for a good hostess. Now, I will tell you who knows how to carry off an awkward situation with a delightful air, and that is Fanny Brockway. Don't you remember when we were there and the champagne came on, behold! there was not a piece of ice in the dining-room! Accordingly, we had to wait while it was being cracked, and each one of us could hear every blow of the pick. You would have died a thousand deaths if such a thing happened, but your cousin Fanny was so inimitably droll that it was a happier interlude than a course of ortolans and Tokay could have been."

"At somebody else's table — not in your own house," Arria wanted to say, but she never argued with her husband unless the stake was an important

one. Nobody knew better than she did what Fanny Brockway's resources were; Fanny could dance on the edge of a precipice, she could show infantile glee over situations which would rob any woman, not to say a good housekeeper, of all peace of mind; she could absolutely repudiate all liabilities and responsibilities. Yes, there could be no doubt about Fanny's having admirable command of the *laissezaller* principle.

But at this moment she cared little about Fanny's charms and perfections; she had a plan, and was all aglow with fresh and eager hopes.

"Cousin Otto is a fine fellow, is he not?" she said.

"Ah, that cousin of yours! If he had not existed, he must have been invented, as Voltaire said of — somebody."

Arria laughed as if much amused.

"That is exactly what I have been saying to myself—in fact, I am not certain but that I did invent him. He fits into my schemes so admirably!"

"Schemes! What schemes?" asked Clayton White.

Arria looked into her husband's face with a smile, put a hand on each of his shoulders, and, leaning forward, touched her lips to his.

"He is coming to New York to live," she said, softly.

"Well, what then?"

"His mother is anxious about his welfare."

"Well she may be, Heaven knows!"

"I want to give him a home."

"A home!"

"I want him to come and live with us."

Clayton frowned. Although his wife's caresses had not lost their charm, at this moment his shock of jealous surprise was so great that he disregarded the smiling face, the shining eyes; he pushed her away a little.

"That young man!—live with us!" he ejaculated. "Indeed, if I remain here he will do nothing of the sort."

Poor Arria! Her air-castles tumbled in ruins about her. She realized that she had been indiscreet. She had been too much carried away by her desire to make some money, and she was the victim of her own sordid calculations. She had seen the situation, divined its possibilities, and resolved to make it useful to herself. Here was a young man of wealth and the very best family connections, thrown, as it were, on her tender mercies. His mother had written to her to bespeak all the good offices of kinship. Vandewater blood is thicker than water, and what would not a born Vandewater do for another Vandewater! Of course, the dear boy needed a home, friends, a *quasi*-maternal guidance. Arria was ready to supply everything he could possibly require. She could establish him in her chintz-hung third-story rooms, rarely used; she would make him as comfortable as a prince, do everything, more than a mother could do; and, in return,—he could give,—Arria was a

little shy about saying aloud that an honorarium of twenty-five or thirty dollars a week would be no dear price for him to pay,—but, that basis of operations once established, what a capital family arrangement it would be, and how comfortable it would make her!

This was her scheme, and Arria was too well acquainted with her own tact to doubt that it would be ultimately carried out. But this first suggestion of it to her husband had been premature. Her own mind had been busy with the details of her plan since three o'clock that day, and by this time what had eight hours before been shapeless clay was now a formed and beautiful image, almost instinct with life, and ready to become a vital part of her everyday existence. She had not, however, reflected that the idea of Otto March's becoming domesticated in the house must at first seem startling, even revolutionary, to the master of it. Clayton White was a man whose domestic privacy was dear to him. He had his moments when the world seemed to go wrong, when there was a specific relief in coming down to a late breakfast with a frown between his eyes, and uttering blighting sarcasms regarding the futile attempts of his wife to please him. To have a competent and observant young fellow looking on when he was distinctly conscious of making a bad figure of himself, and that he was "gey ill to live wi'," would be too heavy a form of punishment.

Yet his first repudiation of Arria's scheme had come from the natural instinct of a jealous husband.

He did not like the idea of handsome young cousins. Besides, Otto March belonged to the Vandewater connection, and Clayton White felt strongly antagonistic towards the entire Vandewater connection. He was in the habit of saying that every Vandewater believes that the powers above, which had made the sun to shine and the earth to bring forth, had made the Vandewaters also — and with the same intention, of their being essential to human existence, and at all times and on all occasions first and foremost. But, then, Clayton was prejudiced; for Mrs. Adam Vandewater, on hearing that her cousin Arria was engaged to marry a newspaper man, had sought her out and besought her not to disgrace her family by marrying a Bohemian. Nobody could well be less of a Bohemian than Clayton White; nevertheless, this accusation had rankled. He nursed the grievance, and had continued hostile to all Vandewaters.

Then, too, the money question galled him. He did not want his wife to feel compelled to make money — and to realize that she made it out of her Vandewater relatives was a double humiliation. He would not have it.

But, then, this money could do so much good, Arria tried to make him consider. For their own actual needs they had enough, but everybody was so rich nowadays; newspaper people were everywhere taking strides into the highest society, and they had everywhere to compete with ambitious and successful journalists, who spent money like water,

Then, too, there was Ethel. Hitherto, Ethel had been a child — nobody had needed to think of her. She was here or she was there — upstairs dispensing tea to her dolls, or in the parlor offering the sugar basin to visitors as they took afternoon tea. It made no difference; she was in no danger of getting into trouble. Now she was older, and there must be definite thought for her. She was precocious, overflowing with life, insatiably curious, and ready to play the maddest pranks. She would be spoiled if she were allowed to get the upper hand, and if she constantly came to table, heard everything that went on, and met all sorts of people with all sorts of ideas, all the bloom would be rubbed off the rose. “An invisible girl is of silver, as the proverb says; a visible one is of copper,” pleaded Arria.

“Nay, a visible girl is of brass,” said Clayton. Was it that this argument about his bright little Ethel, of whom he was fond and proud, impressed him, or was his reluctance to his wife’s scheme weakening? Arria had the whole summer in which to carry her point, and in July she and her husband and Ethel spent a week with Mrs. March in Little-dale, and that settled the matter.

“Do as you please,” Clayton said to his wife, after he had seen Mrs. March and Otto together. “It is your own affair. If you want to take the trouble, I ought not to prevent you, since you need more money than I can give you. The trouble will be yours, and the money will be yours. Count me out.” Nevertheless, Clayton reflected with some

complacency that it could do them no harm, and that it might have been a thriftless throwing away of opportunity for them not to harbor a harmless young fellow, rich, intelligent, and likely to be powerful. It might be a profitable acquaintance in all sorts of ways, since it was pretty sure to make them intimate with Ellery Kendal.

"It is a very convenient arrangement for you," Mrs. Archibald Brockway said to Arria; "but I know what Mrs. Adam Vandewater will say to you the first time you meet — that she is sorry you are reduced to the necessity of taking boarders."

"She is in Europe, luckily, and will not be back till Christmas," said Arria. "Not that I mind what she says. She thought I disgraced the family when I married Clayton, but she forgave that, and came to dinner once when we took pains to make her a party. Clayton put his veto on my ever inviting her again. She tasted everything suspiciously, stared at the glass, weighed the silver in her hand, and examined the marks on the china. Next day she came solemnly to remonstrate with me on my extravagance, and lectured me on trying to live beyond my husband's means. Whenever she sees me, she looks me over from head to foot, sighs, and says it makes her shudder to see what people spend on their backs. I'm callous to it all; I don't care in the least what Mrs. Adam Vandewater says."

"I love to make her shudder," said Fanny. "There is one comfort: nobody else will mind your doing anything, provided you make money by it. I

don't think there's another woman in New York, except myself, who doesn't try to turn an honest penny. One does not lose caste in the least, no matter what one does, provided one *makes money*. I shall tell everybody that cousin Otto pays you an incredible sum, and then all the world will think you so immensely clever that nobody will mind."

"I am not afraid of losing anybody's good word," said Arria, stoutly. "We are not fashionable, I am glad to say. What Clayton is and who he is, everybody knows. And Otto is my cousin, and it is perfectly natural that I should make sacrifices for him."

These sacrifices had been fully appreciated by Mrs. March, who accepted with rapture Arria's earliest intimation that she was willing to take Otto into her own family. And the young man himself was far from being averse to the arrangement. He admired Arria, and had taken to little Ethel, while Clayton White interested him and stimulated his desire to enter New York life and become a part of it.

As we have said, by the end of August, Otto March was settled in New York. The thing had been talked about so long that he hardly believed it had actually come to pass. For months he had fought against the idea of becoming a business man, of accepting Ellery Kendal's offer of partnership. Now, the arrangement was made, agreements signed, money paid over. The partnership dated from the 25th of August, and the next day Otto bade his mother good-bye, and set out for his new world.

On entering New York he could not help feeling conscious of a fresh initiation into existence. His horizon widened. Littledale, two hours after he had left it, belonged to the remote past, like his childhood, his college days, his life at Heidelberg, his travels. He was beginning his career — his career, of which he had dreamed so much, and which he had thought would include everything he best loved and most craved. This future life was, instead, all laid out for him by others; he had had no power of selection. It had been hard for him to decide. He had an aptitude for dilettanteism; still, he wanted to be practical, he wanted to conquer the world for himself, and here was his opportunity. This career at once threw him into real life, and what he wanted was real life. Hitherto, although he had called his occupations by different names, he had lived only to absorb and interest himself. He had done nothing that went against the grain, nothing that required his command of all his power and all his resolution. It had been no effort for him to study. At college nobody had competed with him. The people he knew best had seemed taken up with trivial matters, and had not been willing to share his interest in facts and ideas. All his life Otto had had an insatiable curiosity about the whence, the whither — the actual meaning of life; and it puzzled him to find no companions with whom he could discuss the mysteries which awed his own soul and stirred his own flesh and blood.

Hitherto, he had been drawn hither and thither by

that indomitable spirit of youth which is like a thirst. He longed to drink from the deepest springs of life. Never having been coerced by necessity, he had felt anxious to have a clear call from destiny, before he made up his mind what it was best to do. His quarrel with fate was that, so far, every event in his life had been accidental; it might have come about otherwise. But, about this coming to New York, he liked to consider that he could hardly have helped himself, that the thing was to be — the seed was laid in, and this was the perfected result of a careful plan.

He was glad that he had not at first yielded — that his consent had been the result of logic and reason, not of inclination. It showed that he was now beginning to take life seriously. It was better that his mother was not to be with him; there would be no one to pamper him in New York, and Otto was conscious and rather ashamed that, up to the present time, he had been pampered. He would have no longer the vantage-ground he had hitherto held among those who loved and humored him. He no longer intended to care about amusement; he would no longer waste himself on pondering the mysteries of things. He would not ask the *why*, only ascertain the *how* of his work, and put his whole strength into it. He liked Kendal, his future partner, but did not regard him with the feeling of romantic devotion he had once felt for his college friends, Curtis, Agnew, and Patterson. Curtis was dead; Agnew had gone out to China, and never wrote; and Patterson had

borrowed money from Mrs. March, lost it and vanished into the void. These friendships had not been vital and earnest, Otto now told himself. Nor had he been in love. Yet at one time he had believed himself to be very much in love with a cousin of Patterson's. He could recall her face, actually remembered certain of her gowns and what enormous rosettes she wore on her slippers. Yet, since he came back from Europe, he had never even taken pains to inquire whether she were married or single. No, nothing that had happened so far had been a part of his real life. He was beginning his career in New York absolutely free and unhampered.

To be twenty-four years of age, to have a clear field and no favor for solid hard work of almost any sort, and muscles to do it with; to have eyes to see, ears to hear, and brains to understand, — this is to be picked out for some worthy if not pleasant destiny. Such, in fact, was Otto March's idea of himself on entering New York.

CHAPTER V.

A NEST OF COUSINS.

ALTHOUGH Ellery Kendal was a cousin of Mrs. March's first husband, her actual acquaintance with him dated only two years back, when she had met the young man at Newport. He told her he had always been anxious to meet her, which, no doubt, was the case. He had carefully studied all his chances of advancement in life, and, of all his connections, Mrs. March was the only one who had a good income at her disposal. Kendal felt, too, that her income might, under other circumstances, have been his own. It was secured to her for life, from the estate of her first husband; at her death, it passed to X—— College, to build a laboratory and endow a scientific professorship, and as many fellowships as it might be stretched to cover.

Kendal made so good an impression that he was asked to Mrs. March's house in Littledale about the time that Otto returned from Europe. Otto's father had been killed in the war, before his birth. Otto's mother was in need of a clear-sighted adviser. Otto must, somehow, be started in life, and the advice of a practical man like Ellery Kendal was invaluable; and the result of this advice we have already seen.

Kendal was at this time in his thirtieth year. He was one of those men who seem to have gone through youth without committing any of the follies or crudities of youth. He was habitually quiet, well-mannered, master of himself, and observant of others. Whatever he did seemed the result not of impulse but of selection and choice. Women called him handsome, and in talking with them his face took on a peculiar illumination. Usually he looked haughty, strong, and keen-witted: his features were Roman, he had eagle eyes, and his nose was not unlike a beak. Even when excited, he rarely lost his soft manner, and he could be plausible, silky, witty, at a moment when he had put all his chances on a die, and was waiting to see whether he were lost or saved. So far, he had not been a strikingly successful man on Wall Street; he had made no sensational moves, but, then, nobody knew of his having ever been unsuccessful. He was well spoken of, as cautious, knowing where he must tread gingerly and where he could bear his full weight. He had gained the good word of the opinion-makers. All he needed, they said, was capital; with a partner who could give him a seat at the Exchange, and bring him up beyond a dread of the fluctuations of the market, he would soon make everybody feel that he was a power. In more prosperous times, so it was conceded, he would long ago have been a millionaire. As it was, he had gone in with Conway just before the bad times in '73, which had shaken, just stopped short of ruining him. Conway, indeed, ought to have given up and gone

down; for, after holding on to solvency by his eyelids for four years, he was finally smashed to pieces by a big failure, which made a flurry in the whole street. But it had been a thrifty apprenticeship for Kendal; and when Conway failed, and Kendal went into business as an "outside broker," he knew how to go to work in the right way. He attempted little; seemed in no hurry to make money; managed investments for country clients, and did a safe commission business. He was slow, wary, skilful; ran no risks, but missed no opportunity. Occasionally he asked advice, at the right time and in the right way, and invariably flourished on it, and was candidly grateful. He was constantly told that he ought to have a partner; and it was often remarked that a rich fellow, who wanted a sure thing for his money, could do no better than to go in with Kendal. Even a few thousand dollars, it was urged, would give him freedom for larger operations, and enable him to realize handsome profits. Kendal admitted this, said he should like the right kind of partner, but, until the right one came, preferred to go on in his own safe, small way.

Kendal was at no loss for a good word when Mrs. March's solicitor went up and down the street, getting information about the man who wanted to take Otto into his business. When it was understood that Kendal had got hold of the partner he wanted, — a bright, promising fellow, a cousin too, whose mother was made of money, — he was warmly congratulated. He made no flourish of trumpets,

however, launched into no expense — simply had a lumber-room cleared out, and fitted up as a third office, and had his sign changed from Ellery Kendal to Kendal & Co.

Kendal invited his new partner to dine with him twenty-four hours after his arrival in New York. It had always been said of Kendal that he was a quiet fellow; that, although he belonged to three clubs, he was rarely seen at any one of them, but lived in his own rooms, frugally and economically, and went in for reading outside of office hours.

“I might ask you to dine with me again at Delmonico’s, or at the club,” he said to Otto; “but I like my own rooms, and you will have to find out the true inwardness of your partner. So come and see how I live.”

His quarters were the second story of a building on Fourth Avenue, not far from Union Square; and Otto, when he reached the place, found a party assembled, in which he made a fifth. There was Barry Charnock, a lawyer, to whom he had been introduced the May before, and Goodspeed, one of the writers on the *Hesperus*, whom he had met at the Clayton Whites’. He was introduced, besides, to Geoffry Cadwell, a well known banker and broker — a solid man, with an endless capacity for keeping silence, but one of those personages whose mere presence carries weight; he had a full figure, square shoulders, double chin, with a look of settled strength, dignity, added to a punctilious nicety of dress, and the bland, good-humored air of a well fed man, who

lives a life of ease. Otto was glad to see Charnock again, who had left a strong impression upon his memory. He put out his hand with a bright smile, and with a sudden glowing sense of affection for the lawyer, with his serious, sympathetic face — making up his mind instantly to improve the acquaintance, if he had the chance.

“This is the party,” said Kendal; “a capitalist, a lawyer, this literary fellow, and you and myself, cousin Otto, hard-working business-men. There are so few people in town, I invited nobody else.”

Otto often detected a shade of irony in Kendal’s words, and, as often as not, it seemed to Otto that this tone was for others, and that Kendal intended to treat him without any reserve.

“Why, you have delightful rooms, Kendal,” Otto said, in reply to this speech. “It makes me proud. I did not know that we were up to this sort of thing. I feel as if I had gone in with a millionaire.”

“I’m simply comfortable,” said Kendal. “I like a good chair to sit in and a thick rug under my feet; I care for nothing else.”

Charnock gave a comprehensive glance around the rooms. “Simply comfortable,” said he. “But, then, comfort is a word you can spread out like the magic umbrella we have heard of — it can cover a whole army of tastes. I confess I could be very comfortable in these rooms, but, then, such comfort would not be good for my soul.”

“I formerly boarded on Twenty-third Street,”

said Kendal;—"a wretched experience, that I daily ground my teeth over. I made a little money on Mutual Union stock, and decided to set up house-keeping. There is a time to save and there is a time to spend. You may eat any kind of a dinner and you may kiss any kind of a woman. But when you marry or furnish your house, you must reflect that every year contains three hundred and sixty-five days, and that each hour of the twenty-four in each day has minutes enough to allow you time for many moods and many minds."

"These are handsome rooms," said Cadwell, in the tone of a man who knows.

"If there is a good thing going," put in Goodspeed, "Kendal is sure to have it."

"I can rough it as well as any man alive," said Kendal. "I like luxury when it comes convenient; but I don't mind sleeping on the ground or eating with a packing-box for a table."

"Rising millionnaires may like roughing it," said Charnock, "but I know what it means, and I hate it. I said, just now, it would be bad for my soul to live in rooms like these, but, upon the whole, I am inclined to think it does me more harm to go into my own den and curse my lot to see what an infernally dingy hole it is."

"What is your taste, cousin Otto? I know that at home you live like a prince; but the only son of a fond mamma has to bear being spoiled."

"I never thought of what I liked in the way of houses," said Otto, "except that I hate to be tripped

up by furniture. I like a country place — I always took a fancy to that line, —

“ ‘May I a small house and large garden have.’ ”

“May I a small house and large *income* have,” ejaculated Charnock.

Everything about Charnock — his face, his tone, his manner — prepossessed Otto, and made him long to be friends with him. Charnock was plain, but had a striking face; his nose was aquiline, his forehead low but broad; his eyes were brown, with a deep, meditative, questioning glance, resembling that of a fine dog; he had an angular chin and firm, compressed lips. One characteristic of his face was that it assumed often a look of painful thought, which seemed to indicate a constant sense of struggle and responsibility. Otto was already curious to know what this mental burden, so deeply felt and incessantly borne, might be.

“I can’t see,” Otto now remarked, “that it makes any particular difference to a bachelor what sort of rooms he does live in. Honestly, Kendal, I consider such rugs and curtains thrown away on you.”

“They are the compensations of a bachelor existence,” said Kendal. “A man loses his chance of luxury, even of real comfort, the moment he marries. No woman knows or cares anything about either. All she wants is to adorn herself and make a background for herself.”

Otto glanced at Charnock and laughed.

"March thinks your speech cold-blooded, Kendal," said Charnock.

"So it is. I have to be cold-blooded. I can't afford to marry yet, so take pains to consider myself lucky in being free of feminine encumbrances."

"Kendal does not mean to give hostages to fortune," said Cadwell.

"Kendal is always on the safe side," observed Goodspeed, admiringly. "He always takes care that it is high noon before he will admit that the sun is up."

"At least," said Kendal, "I don't intend to marry until I can have a house fronting Central Park, a cottage at Newport, and a steam-yacht. A wife will be the very top apple on my golden tree of Hesperides."

Otto laughed again, but he held his tongue. Kendal struck him more and more as a man worth listening to, but not one to argue with. Moreover, Otto's habit was to see and hear all he could, but not to try to settle other people's problems. It was interesting to reflect that he and Kendal were partners, and had the same prospects, and that all these three men listened with a serious air, and did not, apparently, regard town and country houses and steam-yachts as Utopian visions.

"That won't be long," Goodspeed remarked. "I expect to hear of your buying a railroad now, Kendal."

They had taken their seats at table, and Kendal, with his invariable tact, had given Otto the place

opposite himself. It pleased Otto to be made an important person of, for he felt young beside these older and experienced men.

"A man wants security before he marries," said Charnock, with his air of mental effort in working out a painful problem. "You may talk of palaces and steam-yachts, but I put them out of the question. Take it that a plain man wants to marry in a safe way — I should say he might do it on five thousand a year."

"What is five thousand a year!" said Kendal, his whole look touched with disdain. His words moved both Cadwell and Goodspeed to repeat them in a tone of added contempt. "What is five thousand a year!" And they all began talking eagerly as to what income was or was not essential for a married man who desired his wife to hold some position. Goodspeed, who seemed to be a master of details, summed up what could be done with the amount Charnock had named.

"It is nothing to live upon," Cadwell declared.

"Nothing at all, in the calculation of a man who intends that his wife shall dress respectably and live in a decent neighborhood," said Goodspeed.

"Five thousand dollars would not pay for the clothes of any woman in society," Kendal remarked.

"A woman must dress nowadays, or she is nothing," said Goodspeed. He and Kendal vied with each other in an enumeration of female requirements. A dozen dresses each season were the least possible provision; yet dinner and evening gowns, even

walking dresses, cost—oh, they cost! A woman thought nothing of paying hundreds of dollars for one single gown. Yet a gown, when you come to think of it, went farther than anything else—was, in fact, the least expensive part of an outfit. There must be bonnets, mantles, wraps, cloaks, furs, parasols. Goodspeed had heard that parasols frequently cost a hundred dollars.

“That’s nothing for a lace parasol—nothing!” put in Cadwell, with an air of deep solemnity. His words were a new suggestion. Yes, there was lace—lace was the costliest item of all. It was for these things that the solid money went, to say nothing of jewels—and every woman must have thousands of dollars worth of diamonds.

“I once saw a woman at a ball,” said Goodspeed. “She was Charles Lorrimer’s wife. I was standing with old Lewis, and said to him, ‘What do you suppose her outfit cost?’ He began as a pawnbroker, they say, so it was quite in his line, and he began to calculate. He thought a hundred dollars might have paid for her white-silk gown, and five hundred for the lace that covered it; gloves, ribbons, furbelows, slippers, and silk stockings, say, fifty dollars. She wore four bracelets, a necklace, and two diamond butterflies in her hair, and the least cost of her jewels, he said, was ten thousand dollars. And she carried a magnificent fan, which, no doubt, cost sixty dollars. You may foot it all up. I took pains to, I know.”

“The diamonds were not a bad investment,” said

Kendal. "That is not the sort of outlay which hurts most. These beautiful creatures must be housed, fed, carried about and entertained. They must have money in their pockets and carriages at the door."

"And going to a theatre or opera is an expense to shudder at."

Otto listened with amusement to these analyses of the requirements of a species of created beings with whom, it seemed to him, he was utterly unfamiliar. What forcibly struck him was the degree of earnestness with which Charnock apparently drank in the full meaning of the indictment. Yet, although Charnock accepted as final the dogmatic conclusions of these three experts in the subject of female extravagance, he nevertheless felt constrained to say something on the other side, to stem this overwhelming tide of accusation.

"But some thrifty women do make a little go a long way. They know how to contrive. You concede that women do not care for luxury; and I have heard, I have noticed indeed, that they are always on the lookout for cheap things. Now, if a man has two fabrics offered to him, of equally good appearance, but different prices, he invariably chooses the most costly. A woman does exactly the opposite; she is always bent on getting the utmost possible with her money."

"Because she has ten thousand different things to buy. A man wants one serviceable suit. There is no limit to what she wants — not for service, but for

show. A pattern of silk is a small circumstance, but to each yard of silk she wants three yards of lace, besides buttons, fringes, braids, gimps, beads."

"Come, come!" Otto burst out; "this is abominable, Mr. Goodspeed! Captain Cook's Indians were civilized compared with the savages you describe. I have lived with women all my life, and I will swear they care no more for beads and trinkets than I do."

"We are talking about New York women," said Kendal, quietly.

"My mother was a New York woman," said Otto.

"Not of our day. Old fashions have gone out, and new fashions have come in. Heaven knows I have no wish to find fault with the New York women of to-day! I admire them with all my heart," said Kendal, raising his wine-glass in the air, as if drinking to their health. "The fact is, I admire them too much. That is where the sting comes in; for I know that not one of them would ever have a heart-throb for me unless I could satisfy every ambition of her clever little brain and every caprice of her ardent fancy. And my view of marriage is that a man is a poor creature who asks a woman to marry him unless he is able to give her at least all she has been accustomed to."

"You are right," said Charnock, with an air of conviction. He shifted his position and sighed.

"Accordingly," Kendal went on, "I look at the beautiful, high-bred creatures exactly as I look at the diamonds in Tiffany's show-case. I admire

them, I even covet them, but I am not rich enough to buy them."

"Marriage is the rock on which half the fellows I know have made shipwreck of their lives," said Goodspeed. "I was telling you about Charles Lorrimer's wife, and you know what became of Charles Lorrimer. A man who has his own way to make, nowadays, skates on pretty thin ice. So long as he has only himself to look out for, he can skirmish round the dangerous places. Even if he breaks through, nobody is hurt but himself. But with a wife and children —"

"True, true!" muttered Barry Charnock.

He spoke as if he knew it all, but had striven to forget it, and now suffered in having these obstinate facts brought back to his perceptions. He was abstracted for a moment, then roused himself at Kendal's remark that here was his cousin Otto, a stranger in town, ready to be initiated into everything going on, yet they were harping upon matrimony as if there was nothing in life save this one danger to be avoided. It was likely to be some time before such questions had any significance for a light-hearted young fellow bent on making the most of his life.

The subject was turned at once, and Goodspeed and Cadwell congratulated Otto on his prospects. It was a good thing to come to New York under any circumstances, so their words implied, but to set out on a career here under his present auspices was simply to have the ball at his feet.

"The rest of us expect to stand from under now," said Cadwell. "I predict that Kendal & Co. will do things on a grand scale."

"No business — no shop — I beg of you!" said Kendal. "My cousin will want to go to the theatres, Goodspeed. Tell him what there is worth seeing."

"Fond of the theatre?" asked Goodspeed, and began to enumerate the feast of comedies, tragedies, vaudevilles, and operas the public had before them. Not for years had there been a season so rich in promise. Goodspeed was, in fact, one of the few dramatic critics who had not produced a play which achieved a failure, and made its author, in consequence, a gloomy pessimist about the future of the American stage. To him every new artist scintillated with genius, every drama which could hold the stage six nights was a masterpiece. He now held forth to Otto concerning the fascinations of a young actress, Miss Maud Campion, just returned to New York after a successful London season, then suddenly remembered that he had promised to see her in a new rôle, and must write a glowing description of it for the morrow's *Hesperus*.

They had sat down early, in order to secure the critic's company, and now all rose with him, and, at his invitation, Kendal and Cadwell went off to the Sun and Moon Theatre in his company. Otto would gladly have gone, but Charnock said, with a meaning glance, "March, I want you to go my way." And the two left the house together.

It was a warm night, after a sultry day. But a southerly wind was blowing, and Otto felt a sense of relief in being out-of-doors. A storm was brewing perhaps, for an occasional cloud was driven rapidly over the sky, then quickly vanished, leaving the great vault of heaven clear. The effect of its beauty and glory was heightened by the perpetual dispersion of these flying vapors, disclosing afresh the far-off, mysterious stars in all their splendor.

"Oh, blessed night!" exclaimed Otto. "The lights and hot dishes made Kendal's rooms intolerable."

"I was certain," said Charnock, "that you did not want to go off to the theatre to see a variety actress dancing in tights and singing with a voice like a tin pan."

"As a matter of choice, I prefer this," said Otto.

"It will save you no end of trouble," pursued Charnock, "to know what you like, and do it. Half the young fellows of your age do the stupidest, dumbest, brutalest things, not from individual taste, but simply because other people do them."

"I'm afraid I like to know what other people's amusements are worth," said Otto.

"No doubt, no doubt. I suppose you've got to find out everything for yourself, and perhaps it is just as well. Only don't come to me afterwards and brag of your experience, and recount abominations you never dared commit, as the fashionable young fellows do."

Otto slid his arm into Charnock's.

"If you could only let me meet you occasionally," said he — "that is what I should like best."

"I want to know you. I should not have asked you to come with me to-night unless I took to you," said Charnock, in a kind voice. "I have heard about you from two or three people. You belong to the Vandewater connection?"

Otto laughed. "Yes — here in New York I count as a Vandewater."

"You have not met your cousins, the Florians."

"The Florians? No."

"Miss Florian's mother was a Vandewater. A connection like that counts, I assure you. There is no better in New York. The Adam Vandewaters are the very top of the upper crust, and they carry the whole lot. It is what I lack, a family connection," Charnock went on, always serious, always deliberate. "My father was an Englishman, who brought his wife here. She gave me birth and died; ten years after he died. So, you see, I am detached from everybody and everything. I have no near relatives even in England."

"It's awfully agreeable to find so many cousins here," said Otto; "but it strikes me as an amusing fiction, for I never heard of the relationship before."

Charnock did not speak for a moment, then remarked: —

"Kendal is a cousin on your father's side." And when Otto had explained that Kendal's cousinship was the most mythical of all the relationships, he went on: "Kendal is the sharpest fellow on Wall

Street. Everybody says he will become one of the few really great financiers."

"I am new to the business," said Otto. "I am glad he is well spoken of."

"All the old fellows believe in him," pursued Charnock. "They say he is one of the safe, the solid sort. Oh, I envy him — I envy you both! Kendal's prospects make me feel what a fool I was to stick to the law."

He spoke with such intense earnestness that Otto did not venture to reply.

"Kendal is a genius," Charnock said again, as if dazzled and carried away by such mastery of powers.

"He knew how to give us a capital dinner, at all events," remarked Otto, who hardly knew what to say to all these reminders of his brilliant prospects.

"A capital dinner — I assure you, it cost!"

"I dare say."

"There was not too much. Kendal understands that; he chooses the *juste milieu*."

Otto could not help being amused. "I'm getting so proud of my new partner," said he. "It will be a liberal education simply to be with him."

"No doubt of that," returned Charnock, entirely serious. "I sometimes feel there is no subject he does not see into deeper than other men."

They had sauntered down Broadway, then had turned west, and by this time had reached Washington Square. Otto had had no thought that he was being led in any particular direction, but now they paused before a tall house and stood leaning against the railing, looking up at the lighted windows,

which stood wide-open, the lace curtains swaying to the wind. There came from inside the sound of a piano and violin, and Otto, who had a keen ear for music, recognized a sonata of Mozart's.

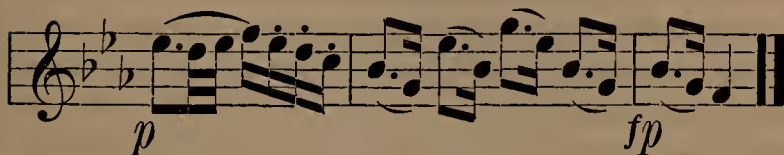
"It is not too late," murmured Charnock. "Suppose we go in?"

Otto was well enough pleased to have a chance of hearing the music to better advantage. They went up the steps, rang, were admitted by an old mulatto butler, who saluted Charnock, waved his hand towards the open door of the parlor, and left them to announce themselves. The music was still going on. Charnock walked in quietly, and sat down, while Otto, hesitating, paused at the door-way and stood leaning against it. It was a suite of three large, lofty rooms, in the middle one of which a girl sat at the piano, with an elderly man on each side of her; one had a violin and was accompanying the pianist with a sort of ecstasy, while the other held his silent violoncello between his knees and stared at the ceiling, as if under a spell of enchantment, but now and then, as if from the welling-up of an imperious yearning, at the repetition of the phrase,



he lifted his bow, and moved it to and fro in the air, as if he too were playing.

Otto's grandmother had been born in Saxony, and this strain of German blood accounted for his name, and also, perhaps, for his extreme susceptibility to music. His mother, besides, was an enthusiastic musician, and had developed his taste. . He too could feel the charm of the recurrent strain,



and his curiosity too was eagerly stirred about the pianist. She was evidently very young, and, although he could not see her full face, the outline of her figure, the low coil of chestnut hair, the oval of her cheek, and the modelling of hands and wrists suggested beauty of a high order. She was dressed in white and her transparent draperies seemed to radiate light. The andante went on with its melodious, soft passages, returning again and again to the persistent theme which shows how the composer had fondled and caressed his idea, and could not let it go, so ravished was he by its blissful languor, its melting sweetness.

Finally the last note died away. The violinist and the other, who held the 'cello, had been quite unconscious that they had an audience, and no sooner did the former release his instrument than the latter, anxious to have his turn, lifted a book of trios to the rack on the piano. But the girl had quicker perceptions; she whirled on the music-stool, rose,

and at the same moment caught the illuminated glance of the stranger standing in the door-way. She had not seen Charnock, but he now approached her.

"Miss Florian," said he, "this is Mr. March, Mr. Otto March, whom I ventured to bring in with me."

"Mr. March — Otto March," said Miss Florian. "Oh, I am so very glad!" She went swiftly down the room towards Otto, who advanced half a dozen steps, and bowed, all the blood rushing to his face. In all his life he had never been moved in exactly this way, but, then, in all his life, he had never seen any one he considered so lovely. Miss Florian was tall, with a slight, flexible figure, which had great charm in its least movement. There was something swift and free and unexpected about her attitudes and gestures, and her glance often reminded one of a deer's. Her face was not exactly beautiful, yet her eyes had a peculiar beauty and brilliance which gave fire and charm to the whole expression of her pure, sweet features.

"We are cousins, are we not?" she said to Otto, holding out her hand.

"I hope so," blundered Otto, clasping the little, chilly fingers, and remembering that his mother said she liked musicians whose hands turned cold as they played.

"I have heard Arria White speak of you," Miss Florian went on. "Papa is going to call on you — for, of course, we are cousins. Your mother was a Vandewater."

"Yes," Otto murmured, suddenly finding rhyme and reason in this ancestral fact, "my mother was a Vandewater."

"She went away from her family," Miss Florian said, in her soft voice, which, with all its sweetness, had a clear, incisive utterance. "You have come back to live among us. Let me introduce you to papa." She turned back, indicating that Otto was to follow her; and, going up to the 'cello-player, who was tuning his instrument while the violinist hammered a note on the piano to give the key, said softly, putting her hand on his shoulder, "Papa, here is Mr. Otto March — a cousin of ours, you know. Surely, you remember what I was telling you about him. He is staying with Arria White."

Mr. Florian, a delicate-looking man of fifty-five or sixty, turned an abstracted gaze upon Otto.

"How do you do?" he said, gently. "What was it you observed, Lucy? That this young man is a cousin?"

"It is Mr. March, and his mother was a Vandewater. Oh, 'cousin Van, let me introduce him to you; you also are one of his cousins; Mr. March, Mr. Poore."

"Another Vandewater," said Mr. Poore, a thin, dyspeptic-looking man, with a grizzled moustache and a pair of dark, melancholy eyes. "I'm tired of hearing about the Vandewaters. I never considered that family worth half the trouble its members take about it. What is your name, my young friend — March? A good name — an excellent name! And

mine is Poore — also a decent name. Suppose we call each by our names, and drop the Vandewater."

"I am just beginning to prize the connection," said Otto, smiling, and enjoying the old man's whim.

"Do you like music, Mr. March?" asked Mr. Florian, eager to get back to his favorite pastime. "Well, I'm glad to hear it. We were just going to play a trio. Sit down, Lucy; it is getting late. This is opus 97."

They were all fairly good musicians in their different ways, but Otto was struck with the precision and delicacy of the girl's performance. When left alone to unfold her part of the theme, she seemed a little intoxicated with her own pleasure in her playing; but the moment she was joined by one or the other of the instruments, she wholly subordinated her part to theirs. Mr. Florian laid down his bow with a gentle sigh.

"The Almighty might have made a better composer than Beethoven, but he never did," he remarked.

"He could not have made a better one," exclaimed Mr. Poore, testily.

"I said he never did do it," said Mr. Florian. "I don't wish to limit divine power."

"First, there was the Creator," declared Mr. Poore, solemnly, "and then there was the creation — and the creation was Beethoven. He saw it, and it was good."

"Good, indeed," murmured Mr. Florian.

"Yet you go on persisting God might have made a better composer than Beethoven if he had tried," Mr. Poore said, indignantly. "Did you say you loved music, March?" he asked, looking at Otto's eager, interested face.

"Ardently — and above all, Beethoven."

"When I speak of music, I mean Beethoven," said Mr. Poore.

"When I speak of religion, I mean the Christian religion; and when I speak of the Christian religion, I mean the Church of England, as by law established," quoted Charnock.

"I am glad to hear that so many of Wagner's operas are to be given this winter," began Otto — then stopped, for it was easy to perceive that he had touched a dangerous topic.

"Wagner, Wagner!" said Mr. Poore, explosively; "are you a Wagnerite?" Otto would have pleaded that he was curious about Wagner's compositions, eager to study them, and test upon himself their vaunted fascinations. What he had hitherto heard of Wagner's music had been fragmentary, incomplete — just a representation of Parsifal at Bayreuth, and of Sigfried at Berlin. Not enough to form an opinion on, he pleaded, to say nothing of being able to gain some sort of perfect comprehension of their motive. But it was of no use. Mr. Poore, his eyes glittering, his very moustache bristling, denounced Wagner and all his works — they were false in theory, a fraud in practice, and subversive of all true musical art.

"I never heard any of it, and I never will hear any of it," pursued Mr. Poore. "Thank Heaven, I am getting deaf, and, even if I am put to torture, I sha'n't be able to hear it much longer!"

"What tries me," said Mr. Florian, "is the confounded conceit of the Wagnerians! They think it is a fine thing that they can't find anything in real music, but that they are moved by a roar and a crash, and carried away by a romantic situation and a grand spectacular background! I might concede that as drama it was effective, but as to its being music —"

Charnock and Otto took their leave while Mr. Poore was representing that even such a concession on Mr. Florian's part was a base treason.

"Next time, we will not say anything about Wagner," said Lucy, laughing, as she gave her hand to Otto. "You could not have said anything more exasperating, if you had tried. It is like going to an old-fashioned physician and discoursing on homœopathy. He will consider that you did it on purpose, and he will never forgive you — never!"

Otto turned back and looked at the house as they walked away. He was invited to go again; he was called a cousin there, and must go again — must go frequently. Life in New York suddenly seemed to him intensely piquant. This last experience had touched and captivated him.

"I cannot thank you enough for taking me there, Mr. Charnock," he said, warmly.

"You would have met them soon, at any rate. I have been intimate at the house for years, and it

seemed a good chance to introduce you. They are very quiet. Mr. Florian's father and mother lived in that house, and he was born there, grew up, married, and brought his wife there. He has not much money, and is the reverse of practical. I don't suppose that the house has been refurnished in the daughter's lifetime. It is a shame that so beautiful a girl should have no better background than those dull, colorless, old-fashioned rooms."

"Do you think so?" said Otto. "I like those great lofty rooms. They are so dignified and peaceful. I liked it all."

They parted at the corner, shaking hands in a friendly way, and Otto went home. Charnock turned east, to seek his own lodgings, but, while crossing Union Square, said to himself that he was not ready to sleep, and that his quarters were sure to be stifling on this warm night. He sat down on a bench under the great electric light, and stared at the papyrus and lotuses in the basin, which showed all their luxuriant foliage and coloring as if it were broad daylight. What he thought of, nevertheless, was not the beauty of the Egyptian lilies. His thoughts were indrawn and busy. He was a man who turned any fresh impression he had gained over and over in his mind, arguing it out, and, before he reached a conclusion, trying it — shaking it, as it were — and holding it up in different lights. He rarely acted on impulse. For example, he had had a clear design in taking Otto March to the Florians'. Sooner or later, Lucy was sure to meet the young fellow, and it was

well to have the acquaintance start under Charnock's own auspices. Otto had struck him as the sort of man women were sure to like. He was not especially good-looking, perhaps, but he seemed alive all through, and in his manner there were both strength and sweetness. He had two smiles: both were open and frank, and one of them was full of charm and mischief, like a delightful little boy's. Besides, the young fellow was rich, or so at least Charnock supposed, and riches were a distinct vantage-point. In fact, nothing else mattered — good looks, intellect, ability, were nothing. The opportunities within the reach of a rich fellow like Otto March irritated Charnock. He himself was profoundly in love with Lucy Florian. He would have been fervidly in love had he dared to be. But he was deeply impressed by the fact that he was a man living in the nineteenth century, and that, with the experience of so many generations behind him, it was a crime to commit a sentimental blunder.

Charnock had been struck by Kendal's grasp of modern social conditions. The talk at dinner had been wonderfully lucid, and had fixed Charnock's conviction that he must put off all thoughts of marriage until he had made more money. Lucy Florian had been out of town through July and August, and, during her absence, Charnock had decided that, as he could now depend on an income from his profession of about five thousand a year, he was justified in asking her to marry him. Twice he had gone so far as to compose a letter containing a declaration of

love, but he had not sent it. He had waited until her return. She had now been three days in New York. Charnock had seen her several times, without committing himself. This seemed fortunate, for tonight, under the influence of Kendal's accurate knowledge of the world, his impulse had evaporated. As Goodspeed had sensibly remarked, five thousand a year was nothing in the calculation of a man who wants his wife to live in comfort.

CHAPTER VI.

LUCY FLORIAN.

LUCY FLORIAN was at this time twenty-two years of age. Her mother had died when she was a child, and she had grown up surrounded by a great many family friends and well-wishers, each of whom wished to guide her in all things, and felt that she had her own way too much — that she was, in fact, rather a self-willed young woman.

Lucy herself suffered from a conviction that she was always exerting her own will against that of others, and she deplored it — in fact, she longed for nothing so much as to yield, to be led by others, not to have rebellions and self-assertions. But, then, to whose will was she to yield, when all the people who knew her best and loved her best had strong prejudices and instincts of which they wished to make her a victim? For example, her father, who was a literary man and wrote papers for Encyclopædias and reviewed a certain line of books for the *Kosmos* and *Hesperus*, wanted to have the house always absolutely quiet, and Lucy always in the next room, ready to look up references and copy extracts — nothing else whatever going on until Mr. Poore dropped in at dinner-time with his violin. Mr. Florian's instinctive notion about his daughter

was that she was a part of his own mechanism, and he could never recover from his surprise at the discovery that she had an individual main-spring, acting spontaneously—indeed, could go alone, to everybody's admiration. Mr. Florian and Mr. Poore were contemporaries, had been friends in youth; the past was merged with their present, and they lived over the last fifty years whenever they met. They were almost more apt to discuss people who had long ago dropped out of the world than those they brushed against daily; and Lucy, from a long habit of listening and sympathizing with the two, was also familiar with men and women under mossy tombstones—knew all their oddities, all their virtues and vices, lived over happy and sad hours with them. The two men found little, nowadays, so stimulating as the least feeling which had stirred their youth. They liked to discuss Macready, criticise Forrest, recount the triumphs of the Havana Opera Troupe, and describe Grisi, Mario, and Rachel. Lucy knew by heart every detail of their experience; and loved it; and it was absolutely reprehensible to both Mr. Florian and Mr. Poore that, when she was so well acquainted with the stage in its palmy days, she should care for modern amusements, and actually pine to go to the theatre and the opera when the epoch of good actors and great singers was passed. They both wished Lucy to spend all her leisure time in practising Beethoven's sonatas and trios in order to accompany them, and to be wholly indifferent to popular entertainments.

Arria White had very decided views about Mr. Florian's sacrifice of his daughter. She considered it a crying sin that he did not refurnish and rejuvenate that beautiful old house in Washington Square. It was actually going back to old New York to enter the parlors and see those archaic Axminster carpets with their impossible patterns of great wreaths and scrolls, and the inartistic furniture covered with faded tapestries or crimson Turkey velvet. She urged upon Lucy the duty of going shopping with her and trying to pick up some bargains at Vantine's, and break up that colorless monotony with fans, decorated jars, and Chinese screens and embroideries.

Mrs. Adam Vandewater was, of all Lucy's advisers, the most arbitrary. She did not approve of the way Lucy had been brought up; but that was a small circumstance — the trouble was that, now that Lucy was grown, that she had a position to make, maintain, and develop, she made nothing of herself, did not cultivate the most useful people, was not guided by instinct towards the very loftiest people. In fact, she was not so thoroughly a Vandewater as she should have been. Now, any one with Vandewater blood in her veins, Mrs. Adam Vandewater declared, if she insisted on her rights and waited for everything she required to gravitate towards her, must always be a centre. Lucy was in the habit of declaring that one must use what one has and shape one's arrow out of one's own piece of wood. She wanted to live her life, to gain

impressions, have thoughts, find out the mystery of things for herself. To Mrs. Adam Vandewater there were no mysteries in the created order of things. It was a painful thought to her that Lucy's craving for ideas, for conversation, for society, meant that she liked Barry Charnock. This acquaintance had, in fact, given Mrs. Vandewater keen annoyance, the way it went on was so unlike anything in her experience. Barry Charnock dined with the Florians, and possibly, if Mr. Florian went out, remained alone talking with Lucy until midnight, if her father stayed out so late. She even went walking with him alone to the Park and elsewhere. He escorted her home if they met in the streets. "What harm can there be in it?" Lucy demanded of her aunt, when lectured on the subject.

"It is not enough that there should be no harm, Lucy," Mrs. Vandewater would reply; "a woman, if she expects to have a place in society, must abide by the laws which society has made. You are not engaged to Mr. Charnock, and why should you accord him the privileges which belong to an accepted suitor?"

"But I thought that you particularly did not wish me to have him for an accepted suitor, Aunt Harriet," Lucy would say. "Yet you talk as if that would make everything right."

"You make me shudder talking about a man's being your accepted suitor," said Mrs. Vandewater.

"I shudder as well when you talk about it," Lucy would reply. "Indeed, I never think of it unless

you suggest it. Nothing can be farther from my thoughts."

"But when a girl allows a man to pay her such very particular attentions," Mrs. Vandewater proceeded to say, "he must think of it, she must think of it, and, naturally, the whole world thinks of it."

"No," declared Lucy, "I do not think of it at all, and I am quite certain that Mr. Charnock does not. As to the world" — the girl made a gesture as if she washed her hands and conscience of the verdicts of the stupid, blundering world.

"Now, Lucy," said Mrs. Vandewater, "that is all idle nonsense. Just tell me, when did you see that man last?"

"Mr. Charnock? He spent last evening here."

"Did you see him alone?"

"Yes; papa and cousin Van were out to dinner. Mr. Charnock and I dined *tête-à-tête*."

Mrs. Vandewater shuddered visibly; but her instincts as a detective triumphed for a moment over her claims as a chaperon. She wanted to prove that Charnock made love to Lucy. "That is just a case in point," she said. "Now, my dear Lucy, be candid, what did you talk about?"

"We were talking about inventions and discoveries," said Lucy. "That is, we were discussing the first beginnings of civilization — and amused ourselves by fancying ourselves savages on an island, and how we should arrive at a knowledge of fire, cookery, the use of salt, navigation, etc."

"Living alone together on an island!" said Mrs.

Vandewater, severely. "That seems to me a very singular suggestion."

"We did not specify," said Lucy, with nonchalance.

"Well, what I can say is this," observed Mrs. Vandewater: "I have been a girl myself, and I have had sisters, cousins, intimate friends; I have had daughters. If any woman in New York is capable of understanding girls, I am. And I know, I *know*, Lucy, that every unmarried girl always thinks about any man who approaches her with a view to his being her future husband."

"I do not consider myself unique," replied Lucy, "but certainly I do not think about husbands at all. You see, Aunt Harriet, I want to do as my mother did. She married at thirty; that is eight years off."

"But you have had offers."

"Yes," murmured Lucy, a little perplexed; "I have had two offers."

"And you are likely to have more," said Mrs. Vandewater, with a sagacious nod. "You will get the name of a coquette, and you will not like that."

"Oh, I don't mind," Lucy declared. "That is, I cannot admit the necessity of looking at every man who comes near me with a view of his being my future husband, any more than his regarding me as being his future wife."

"And you will go on flirting with Mr. Charnock, and presently you will discover that you have never looked at him kindly, nor spoken to him intimately,

nor dined alone with him, without his counting it up in his debit and credit account with you. And you will not be his creditor but his debtor, and there will be no other way of settling your accounts without giving yourself over entirely — marrying him, I mean.”

Lucy shook her head. “You simply misunderstand Mr. Charnock, Aunt Harriet,” said she. “He is a hard-headed lawyer, and sentiment is not in his line. He likes to come here, and we enjoy his society. I am not a Circassian — you cannot prescribe the grate and veil for me.”

Lucy knew that she seemed headstrong and self-willed to reject advice in this way, but how could she give up everything and do exactly as her father and Mr. Poore, and Arria White, and Mrs. Vandewater might decree? She had her own life to live, and had a happy, confident, almost infantile sense that the world existed in order to give her vivid mental impressions and a varied social existence. She was eager to meet people who could tell her something. She scorned dulness; she was impatient of commonplace, trivial things. She was not easily intimate, but could, when she found a congenial companion, show an abandon which was perfectly captivating. She had no reserves at such moments, when, instead of caring for stupid customs and low levels of cautious reserve, she took her guidance and inspiration from a swift, enthusiastic impulse. She liked society, but was never merged in any coterie; the gossip of coteries made her open

her eyes with amazement. Why should people talk about such things? Why should people care about such things? She had a true Vandewater contempt for being fashionable herself, but fashionable people amused her. She was no novice in the great world, and had looked on at what might be called the "merry-go-round" of good society — coaching, polo, all the ways of the fast set who make a droll show of their gay toilets and themselves.

As to her relations with Barry Charnock, Lucy had no dread. Mrs. Vandewater might suggest unpleasant possibilities, but, then, Mrs. Vandewater knew that her son Tom was in love with Lucy. As to Charnock, Mr. Florian liked him, found him worth talking to; and for Lucy to see him constantly, exchange ideas with him, hear his verdict upon her books, her music, was an important part of her life. She never thought of him as a possible suitor, and her aunt's admonitory word went for nothing. In fact, there was only one man in New York who gave Lucy a sense of being an object of pursuit, and this was Ellery Kendal. She had, so far, paid no man the compliment of having a heart-beat in his behalf — but some feeling of curiosity, to say nothing of a touch of womanly relish for the advantages of an irresponsible position, made her passive before the signs and symptoms of Kendal's admiration for her.

CHAPTER VII.

KENDAL & CO.

"SHE kept me awake all night, as a strain of Mozart might do," Keats wrote, after an evening spent with a certain woman. Otto March had both Miss Florian and a strain of Mozart to keep him from sleeping that September night. For Otto was of that temperament and at that time of life when a young man cannot waste time in sleeping when some fresh impression has given him a mental push.

Otto rose the day after Kendal's dinner-party with a feeling that, if New York life were to be like this, it would indeed be life. He had a passionate sense of the joy of living, and an ardent appreciation of his own advantages. He was eager to set to work, prove what was in him, and earn his rewards. He intended to win his new partner's respect at once by his punctuality, his practical tenacity of purpose, and, above all, by his aptitude for business. Since May, he had been studying book-keeping, and had read all the books he could find on money, banking, political economy, railroads, and their management. He was crammed with theories, and, although he doubted their practical efficacy, he felt sure it had done him no harm to learn what had been said about financiering. He thought it probable he would be

set to work at Kendal's books, or perhaps his department would be to manage the correspondence.

He was at his office at nine o'clock that day. It was sultry weather, and the place was a little close, and, as his own room had been newly furnished, there was an overpowering smell of varnish. Kendal & Co. were fairly well established in small but well lighted offices. The inner room contained a couple of tables, littered with newspapers, a safe, a desk that had an air of being little used, and half a dozen chairs that belonged to Kendal. The middle one was devoted to the office-boy, who read dime novels perpetually in the dim light, and was dull-eyed and vacant-minded in consequence of his absorption in them and his want of light and air. Otto had the outer office, which was the pleasantest and airiest of the three, and was, by Mrs. March's directions to Kendal, handsomely fitted up. The chair turned so easily on the spring that one constantly swung about to show its perfection. The desk was a little world of itself, and it took Otto some time to explore its recesses — it had so many drawers, pigeon-holes, and secret places of all sorts. It was stocked with paper and envelopes, cash-books, check-books, account-books, diaries, calendars, with bronze ink-stands, paper-weights, and letter-folders, which were *chef-d'œuvre* of Japanese metallic art.

"You can take possession," Kendal said, smiling benevolently at his young partner, who was ransacking his desk with complete satisfaction. What Otto did the first day was to write to his mother, thank

her for the desk, tell her about Kendal's dinner-party, and describe Miss Florian. He also assorted his account-books, made entries in the diary, etc. Of course, he could not on the instant settle down to solid hard work, but he played at doing something. The second day, however, his play-spell was over. He looked serious, and declared himself ready for business.

"I'll do anything you see fit to give to me," he said to Kendal. "Don't be afraid to set me to some solid hard work. I want to be fully initiated. Treat me like a clerk. If you can't trust me with the books, I'll write letters; and if —"

"I don't write many letters," said Kendal; "I generally wire."

"My book-keeping may not be just the thing," said Otto; "but I promise to grub away at it until I can suit you to a hair."

Kendal laughed. "I keep the books," said he. "I see you don't quite understand what our line is. This is not a mercantile house. Our buying and selling are of a different sort. By and by, when you get the hang of it, there will be enough for you to do. You just wait patiently. You will have to look on, see how things work, and learn the signs. It would be of no use at present taking the inner wheels to pieces, and showing you the mechanism."

"Of course, not," murmured Otto; "of course, I must wait until I have some idea of business."

"It seems, just now," continued Mentor, "as if the very bottom were getting ready to drop out of

the market, and it is easier to buy than to sell. But I hope to see stocks rally within a week, and it looks to me as if things were developing into a shape to give us a lively business this coming season. Many of the leaders are off on a holiday, and the timid lose heart and predict disaster. But I fancy it is a mere bearish trick. Read the money articles every day, especially those in the *Hesperus* and the *Neptune*. Study the fluctuations. You remember Sidney Smith said the greatest fools he had ever known in his life were the three per cents: but stocks are the thermometer best worth studying."

Otto assented.

"You will have to talk with all sorts of men, and they will show you how things work and which way the drift is. You will soon find that you have more than enough to do; and you will be learning valuable lessons besides."

Otto saw the force of this, and settled down into the routine, finding no especial difficulty in getting through the hours between nine and three, although he was conscious that he had never in his life passed his time so worthlessly. He invariably found Kendal at the office before him, hard at work upon the morning papers. As soon as he had finished them, he was apt to go out, and often did not show himself at his office again till after two o'clock, and Otto, following him in imagination, fancied him yelling and gesticulating in the Stock Exchange, listening to a whisper here and answering a word there,

making contracts, concluding negotiations, and doing a thrifty thing for the firm. Otto, meanwhile, had a variety of visitors to entertain. Certain parties were to be instructed, others to be listened to. There were clients who came to inquire, to hear about their investments, to be paid or to pay in. Otto was soon familiar with his duties.

There was nothing abstruse in them. The office-boy might very well have done it all, for Otto's part was very simple; he was never called upon to decide the most trivial matter. In fact, it was not often he knew clearly what the question at stake was. When Kendal came in, Otto gave messages, and tendered a full account of the morning's proceedings, to which Kendal replied with a nod, a shrug of the shoulders, or a silent knitting of the brow. Next morning his directions were terse, and, no doubt, explicit to the interested parties, though mysterious to Otto. He was all the time more and more impressed with a sense of Kendal's ability, and his own wounded pride at being treated like a dull subordinate was mended by the hope of his sometime having the revenge of showing his partner that he too had comprehensive insight and intelligence. Kendal was in capital spirits, evidently had half a dozen schemes on hand, and said that they were going to have rattling times presently. He talked freely of everything except business. He evidently made the best of himself to Otto, whether from belief in his capacity or a wish to gain his real confidence and his implicit adhesion. He flattered him with deli-

cate tact, tried to win him to the closest intimacy. Otto was often dazzled by the man's charm—his ease, his equanimity, his sway over others, his wonderful memory and grasp of facts, his accurate knowledge on a broad range of subjects, showing that he constantly read, compared, noted, and thought out things for himself. At other times Otto felt with strong antagonism the other's influence and effort at control, and he longed to shake off the man's mastery. It vexed him to be considered so youthful, to have to listen submissively and give in at every point. He longed to oppose him and to act freely. Thus, sometimes, when Kendal was instructing him, Otto, instead of appearing to be entirely in the dark concerning business matters, ventured an opinion of his own. Kendal received it with the contemptuous incredulity with which a physician hears a suggestion from an unprofessional, and answered it with a sarcasm or with a rising crest, which showed that he brooked no interference. Otto was thus put on his mettle. Kendal evidently had a scorn for crudeness and experimental theorizing. Otto was apt to feel, indeed, the moment he had finished his sentence, that what he had said was absurd and not to the point; and he soon gave up feeling tempted to bring his corn to market in the green ear.

Kendal was apparently deeply interested in all that Otto could tell him about social matters. He was not slow to inquire about Otto's impressions of all the people he met;—the Whites, the Brockways,

Charnock — above all, the Florians. Kendal was not only ready to listen to all that Otto had to tell, but, in return, to disclose his own knowledge of the secret springs which govern men and women and move society. He was especially interested in learning everything that Otto was willing to tell him about Miss Florian.

“Do you think she cares about Charnock — that is, I mean, that she would marry him?” Kendal asked, one day.

Otto looked back at him with surprise.

“Care about Charnock — marry Charnock?” he asked, blankly. “Is there any talk of such a thing?”

“He is always there — he is free of the house, and has been for years. You have seen them together, and you must have discovered that they are on excellent terms.”

“I thought nothing about it,” said Otto. “You know more about it than I do. Do you think she would marry him?”

“No, I don’t,” said Kendal, with decision. “I never believe in anything except what I wish to have happen.”

“You don’t wish Miss Florian to marry Charnock?”

Kendal was sitting opposite Otto at a table in his office, and, at this question, laid back his head on the top of the chair, and looked at the ceiling. “Why should I want Charnock to have her? I am not benevolent,” he said, pulling at his cuffs, as was his

habit when a little excited. "I consider that young lady fit for the best man on earth, and why should I want any man to have the good-luck to find the strongest passion of his nature answered by the possession of a woman who gives him all that he can dream of!"

"You don't consider Charnock worthy of her."

"I didn't say that. I simply say that I am not so benevolent as to wish any man but myself supreme good-luck. Charnock would certainly begrudge it to me."

"Oh, no; he admires you, Kendal," put in Otto. "He is always saying, 'What a genius he is! what luck he has!'"

Kendal shrugged his shoulders. "He finds me a convenience. We get along comfortably, but if he should get in my way, or I in his, neither of us would hesitate to tread the other under foot. At present, he wants to make some money, and he believes I may be able to put him up to a good thing."

"I like Charnock myself—I like him particularly."

"That's all right," said Kendal. "If I had had a rich mother and every chance—if all the world met me with smiles, my heart might warm to it as yours does, youngster. As it is, I've had to struggle, I've had to fight; and when I dream, it is of pushing and tearing my way, and trampling under foot to avoid being trampled on. I never quite lose a sense of old wrongs and losses I have not avenged, and wrath I have had no chance to vent. And, in

general, I don't like men to expect to get what they want without deserving it — as Charnock does. I like you, Otto," Kendal said, smiling at his partner kindly. "I wish you well. You need never doubt that."

Kendal's confessions roused more problems than they solved. Otto pondered his words and manner a little, but, knowing by experience that his questions remained unanswered, and that Kendal's habit of replying to one riddle was by putting another, he dismissed speculations. Charnock and Kendal seemed very friendly, and Otto liked them both. There were few days Charnock did not drop in towards three o'clock. He was anxious to lose no advantage a rising market might offer, and he and Otto's senior were often closeted for a couple of hours. Meanwhile, Otto took up a book, or he went out, met somebody he knew, and heard the gossip of the clubs or of the street. He no longer felt it his chief ambition to surprise his partner by his punctuality and zeal.

"I might as well not go down town at all," he said once to Clayton White, in describing the day's routine.

"Not go down town?" said Clayton. "Why, it is an invaluable apprenticeship! Kendal's method is capital. You look on, take it all in, absorb it all. Without conscious effort of your own, financial affairs become a part of your thought and perception. It is an enormous privilege, enormous, for you to have unlimited intercourse with a master of his trade

like Kendal. Just watch him, study the mechanism. One may be able to cram with abstract ideas for a college examination, but not to get an insight into the workings of a man's mind whose word means inflation and whose shake of the head causes collapse. I envy you the privilege of seeing Kendal as you do."

CHAPTER VIII.

OTTO'S INITIATION.

OF course, now that Otto was one of the Whites' household, it was essential that he should not lack entertainment. Arria was not slow to realize that she had undertaken important responsibilities: Otto was young, rich, impressionable; he was making acquaintances at every turn; his name had been put up at two of the best clubs; his frank good-nature and absence of pretention must shortly win him hosts of friends — some of whom might be dangerous. It was of the utmost importance, at this juncture, that his home should be so irresistibly attractive that it would prove a powerful counteracting influence to outside fascinations. Arria, accordingly, at once established a system of afternoon teas.

“Madame Récamier, eh?” said Clayton White. “It is not a bad idea. Only don't have them stiff; give people a chance to talk — a woman needs no end of tact and *laissez-aller* to have those things go off well.”

Arria gauged her powers with tolerable accuracy: she was not a beauty, she was not a wit; she knew how to dress, how to arrange her house; had cleverness, tact, knowledge of the world, and no end of

chic. But she had no *laissez-aller*. She invariably had so much on her mind that she was incapable of that eager interest, intense sympathy, mental relish, ready laughter, which give men a sense of relaxation in the presence of something delightful, gay, feminine, different from themselves. Fortunately, she could fall back on Mrs. Brockway, and Fanny was invariably to be found at these afternoon teas, always exquisitely dressed, full of the gossip of the town, bubbling over with talk, and her conversation interspersed with happy audacities which banished stiffness.

"This was a capital idea of yours, Arria," Mrs. Brockway remarked, one afternoon, early in September, sitting in Arria's parlor, in a wide, low chair, with a tea-cup in her hand. "You always do have capital ideas. Now, do you know, cousin Otto" — she always began her speeches to a woman, if possible, but ended them by appealing to a man — "now, do you know, I never have an idea!"

"But, then, you put so many ideas into other people's heads!" said Otto.

"Do I?" mused Fanny, her charming head on one side. "Well, perhaps, I do; but I myself never have an idea — that is, an idea about doing something valuable and useful, like giving people a cup of tea at five o'clock, and an easy-chair to rest in. I'll tell you how it is: I hate being 'at home' — in fact, I'm never so much at home as when I am in other people's houses. I like to come here, and let Arria do all the work while I have a good time.

My house is so dull. It makes me melancholy. The children are so noisy that I send them out or shut them up in the fourth-story nursery; and then it is so quiet that I get dreary, and have to go out myself. Don't you hate to be dreary, cousin Otto?"

"I like it, of all things."

"Cousin Otto is never dreary," put in Ethel, with indignation. "He is never dreary for a single moment."

"I wish I need not be," said Mrs. Brockway, holding one of Arria's transparent Japanese tea-cups on a level with her flower-like young face, and looking first at Otto and then at Charnock, who had now approached to hear what she was saying. "I suppose the thing is, I have done so much I have already exhausted everything. I'm *blasé* — there's nothing left for me to do. You see, I came out when Madge married, — before I was quite seventeen, — and I was engaged at the beginning of my second season, and married at the end of it. Then, as if Archie and I had not a moment to lose, we started off next day for Europe, and travelled everywhere, even to Egypt and the Holy Land. Then we came back, and set up house-keeping on Park Avenue, and went into society with a rush, as if we were bent on ruining ourselves, as we did. We could not have kept the thing up, unless we were Vanderbilts, and, unluckily, we weren't Vanderbilts. So, to retrench, we went into the country — oh, how awful it was! — New Jersey, you know! — and every night I used to have nightmares about trains and ferry-boats and

tickets. We could not endure that; and it was awfully expensive, too, going and coming all the time, and bringing people out from town to stay. So we gave up the country, and came back and tried living in a flat. But that was dreadfully unhealthy, and we had all the diseases of all the people in the house, and barely escaped with our lives. So then we took the dreary house where we live now. You see, I have been through everything in that line. Besides, I've had three children, and know all about them and their engaging ways. So there's no novelty left in life. I've done everything. There's no horizon, no undiscovered country, no *avenir*, as I have heard you say, Mr. Charnock. There is nothing left for me to experiment upon. So I get forlorn when I stay at home, and the thought of it all comes over me."

"You should have afternoon teas on alternate days with Mrs. White," said Charnock. "Then we should drop in and entertain you."

"Oh, we are economizing — I couldn't afford it!" said Mrs. Brockway. "It is of no use your opening your eyes, Arria; everybody in New York knows that all the money I had, or ever shall have, was spent long ago, and that we are as poor as poverty. We are economizing like — like misers, this winter. I don't wish to call my children's grandfather a skin-flint; but the way he treats his son is absolutely unheard of — keeps him on a salary, and actually makes him earn his own living, as if he were a clerk. He came to see me last Sunday, and talked to me

seriously — said I knew nothing of the value of money. I thought that was rather brutal, when I am absolutely pinching myself — denying myself every luxury. Why, I should never think I could afford to give people a cup of tea like this three times a week. I never can do anything inexpensively; whatever I do costs. We are compelled to have a few people to dinner, now and then. There are people one has to invite, you know, or it looks queer. So Archie and I groan, and declare to each other that the thing has got to be done. He is full of economical suggestions. ‘Have the cook make a good strong *consommé*,’ he will say, ‘and look out for a good fish and a generous roast, and an *entrée* or two, and an inviting salad. That may be done at home, so all the expense we need be at is for the wine and dessert.’ Did you ever hear anything like it!”

“Often,” said Arria, to whom this bill of fare presented no difficulties.

“It sounds easy, perhaps, to a man,” pursued Mrs. Brockway; “but how is a poor helpless woman to manage it with an average cook? In the first place, my servants always have the most fiendish tempers. Well, my cook will say that she does not think she ought to be expected, with all she has to do, — only four servants in the house, and not a piece of the wash put out, — to get up company dinners; that, at all the places she ever lived at (and she has never lived before with any but the best families), they invariably had a caterer. She might contrive a plain fish,

a roast, and vegetables; but as to clear soups, croquettes, salads, and patties, she could not, in duty to herself, undertake it."

"It ends like Copperfield's dinner-party—I am sure of that," said Otto. "Everything was ordered from the pastry-cook's, so that Mrs. Crupp should be left free to concentrate her mind on the potatoes and serve up the cheese and celery as she would wish to see it done."

"Exactly," said Fanny. "And did his dinner cost? I wish you could see our bills! oh, they are incredible!—impossible! And they invariably go to Mr. Brockway, who never will understand that the dinner was no extravagance, only a necessary expense. Mr. Brockway is an excellent man, but narrow, don't you know. He considers that everybody ought to act on principle; that if you have not got any money, why, then you ought not to spend any money; that you should have cut-and-dried rules in life, and follow them, or else die in the attempt. He concedes nothing to individual impulse, don't you see! Now, as for me, unless I did something unexpected occasionally, why, I should explode into ten thousand atoms! The other day, for example, I was coming down Fifth Avenue, and, just as I turned the corner at Twenty-third Street, I saw a man with the sweetest little pug puppy. You never in your life, Mr. Charnock, saw anything so perfectly irresistible. The daintiest little paws and the most conceited little nose! He looked at me, and I looked at him, and it was a case of mutual

captivation. We could not part again. I asked the man what I might have the dear little beast for, and he said that he was the last of four, and that he had had fifty dollars for each of the other three, but that, under the circumstances, I might have this one for twenty-five. This was simply too wonderful a bargain to miss, so I bought the pug. That is, I took him in my arms, and I wrote a line on my card and gave it to the man, and told him to take it to Archibald Brockway, Jr., at Brockway Brothers'. Unluckily, Archibald, Jr., was out, and it was Archibald, Sr., who saw the man, read my card, and heard the story. He paid the money—*then—he—came—to—me!* ”

Charnock was grave; he was saying to himself, “This is the essence of woman when she shows her real self.”

Otto was intensely amused. “If he found any fault with a delicious impulse like that,” said he, “why, then — he ought to be — ”

“Indeed he ought,” said Fanny. “I shall never tell what he said; it is a profound secret.”

“Did he destroy the dog? — I never saw the dog.”

“Oh, I found I could not have him in my rooms. And Archie declared that he was not a thoroughbred at all. Then, the dear little beast developed a vicious temper, and snapped at Georgy, who wanted to clip his ears. So he was disposed of,” said Mrs. Brockway, dismissing the topic, and rising to some fresh theme, her tongue flying, her thoughts on the wing. She had no hesitations, no dubitations, no reserves. The bloom of her complexion was like a

child's, her smile infantile, and her eyes and lips took on meanings which seemed to play into them from all her impressions. Arria listened to her with a certain alarm, but congratulated herself that, if *laissez-aller* were a distinct object to be attained, and stiffness a sure evil to be avoided, her afternoon teas were a success.

CHAPTER IX.

“PRETTY FANNY’S WAY.”

“No matter how poor one is,” said Mrs. Brockway, “one must entertain one’s blood-relations.”

Accordingly, not to be outdone in attentions to the new Vandewater cousin, the Brockways sent out invitations for a dinner-party: the Florians and Mr. Poore, the Clayton Whites, Barry Charnock, Otto March, and, of course, his partner, Ellery Kendal.

Archibald Brockway, Jr., was a handsome, prosperous-looking man of twenty-eight, always dressed to perfection, and as happy as a child. A good many things had gone wrong with him; he had lost all the money that had ever come within his grasp, and jeopardized other people’s careful accumulations. But his disasters had made no apparent impression upon him, and there were no outward signs of his having found existence anything less than absolutely satisfactory. No matter what happened, he felt that it was necessary to keep up heart and go on — and he did so with indomitable good spirits.

On the evening of their dinner-party, he and his wife stood ready to receive their guests, with their

three children about them. Each of the three children was a perfect cherub — rosy, laughing, and of angelic beauty ; and nothing could have been more prepossessing than the sight of this family group. Everybody was at once in the most royal good-humor ; and, although dinner was three-quarters of an hour behind time, the entire party was so much diverted by the gambols of the children that the delay seemed a happy accident.

But when the meal was finally announced, there ensued one of those sudden revulsions of feeling to which children are liable when they are sent to bed. At the idea of being cut off from the paradise of brilliantly lighted rooms full of flowers and festal arrangements, with the smell of rich viands coming invitingly from the dining-room, into which one could look through the long vista of parlors, and see a flash and glitter, pyramids of flowers and fruit and bonbons, the children simultaneously set up a howl of anguish, with which was mingled not a little wrath. A moment before, little angels, all smiles, kisses, fun, and frolic, they were now transformed into raging demons. They would stay, they would not go, they would kick, they would bellow ; Maria should not lead them away ; if they were borne off, they would come down again ; — and these menaces seemed likely to be carried into effect. The father tried argument, the mother promised unheard-of delicacies to be served upstairs — all to no purpose. The nurse was utterly powerless ; and the guests, absolutely disenchanted and bored to death by hav-

ing nursery squabbles introduced into the parlors, looked on despairing of their ever having any dinner. At this juncture, Miss Florian suddenly assumed command of the awkward situation. She addressed a remark to George, smiled at little Francis, and took Maud in her arms; at the door she looked back at Mrs. Brockway and nodded, and vanished with children and nurse.

The others went out to dinner, glad to have something to eat, but at least three of the party intensely annoyed at being robbed of the chief attraction of the party.

"Now, that is delightful of Lucy," said Mrs. Brockway, "and she is a sort of novelty to the children; they never yet had enough of her — and, don't you know, Mr. Kendal, that is the great secret of finding charm in things, to be inquisitive about them. I always think that if I were rich I would give the children something new every day, something to explore or tear to pieces or to devour — something to excite their curiosity. That is what they need. But, poor things! they're dreadfully limited in their opportunities."

"Not just at present, according to my thinking," said Kendal, "with Miss Florian to explore, to tear to pieces, to devour."

"No, indeed; their privileges are enormous — I grant you that," said Fanny, her little, rosy upper lip curling with laughter, and looking at Charnock, whose answering glance was touched with disdain. "Lucy is so fond of children, is she not, Mr.

Florian? And mine worship her. Children recognize beauty as well as you do, Mr. Kendal. They know that she has the most beautiful hair in the world, wonderful eyes, and lovely little ears, and that, although she is as stately as a queen, there is always a lurking smile in the corners of her lips. They will also find it delightful that she has on eight-button gloves, and slippers with rosettes, and flowers in her belt, and that her dress is white. Don't you envy them, Mr. Kendal?"

"I do, I do," said Kendal, smiling.

"It was a beautiful picture when we came in, Mrs. Brockway," said Clayton White. "I thought to myself, 'This must have a fine moral effect, must put the most beautiful domestic ideas into the minds of all these young men.'"

"Nothing was lost upon me, I assure you," said Kendal. "I determined to have a cottage immediately, a wife, and at least three beautiful little angels in white embroidered Mother Hubbard frocks."

"But when the little angels roared!" said Mr. Poore; and everybody became facetious about the disenchantments of married existence, and what a man accepts as the necessities of life after he has settled down and made an end of himself! It was a round table, and the guests were placed without any particular regard to arrangement. Mr. Archibald Brockway had Arria on one side of him and Lucy's empty place on the other. The host was thus thrown into a quiet minority, while the fun at

the other side grew rapidly more and more uproarious.

"I am sorry to interrupt your *bon-mots*, Fanny," said her husband, after making numerous vain attempts to gain her attention; "but you don't seem to observe that this pause is embarrassing, that the dinner has come to a stand-still."

Fanny, brought back to realities, faced them resolutely.

"A stand-still? Why, what ought to come next?" she exclaimed, and looked down at the array of forks at her place to see what had been eaten. "Why, the fish, of course," said she, looking at the waitress, who stood with an air of washing her hands of any share of the blame. "Bring the fish," said the mistress; "bring the fish at once, Agnes."

Agnes shook her head.

"She says there is no fish," said Mr. Archibald Brockway.

"But there is a fish," said Mrs. Brockway; "I saw it with my own eyes. It is a beautiful great fish, and it was to be boiled, and to be covered all over with olives and slices of lemon and sauce and capers and all sorts of hot-tasting things. Now, please, Agnes, go bring that fish."

"The platter is there, ma'am," said Agnes, "and cook says she sent up that fish, — but there is no fish."

"That is cook all over," said the mistress. "She is cross, and she won't let us have that fish. Agnes,

tell cook we are dying for that fish. Tell her I'll make her a present if that fish comes in two minutes."

"She says the fish came up," said Agnes, who was between two fires, having already suffered the wrath and indignation of the cook, who accused her of having abstracted the fish, then been obliged to bear the ignominy of the failure of the course, and sharply taken to account for its mysterious disappearance.

"Go and tell her the fish did not come up," said Fanny.

"I shouldn't dare say another word to her on the subject, ma'am," whimpered Agnes; "she's in one of her dreadful rages with me."

"This has been going on for quarter of an hour, Fanny," said her husband. "You were taken up and did not notice. You'll have to go and ask about it yourself."

"I don't dare," said Fanny. "At least, I don't dare go all alone. I tell you, let's all go! Come, every one of you; we will all go down and ask cook for that fish."

The idea struck everybody as a happy inspiration. Fanny sprang up, and all the party followed. Mr. Florian offered his arm, and they led the way out of the back door of the dining-room, through the pantries, past the dumb-waiter, where stood a huge empty platter, which everybody carefully examined, and then down the steep stairs to the basement.

In the kitchen, the cook, a robust, red-faced

woman of fifty, stood dishing the vegetables into a great silver dish with three compartments. She was full of righteous wrath, and was muttering anathemas upon the hapless Agnes, who had destroyed that *chef-d'œuvre* of her skill and careful pains. She had done her duty, she felt, and nobody could ask her to do more than her duty. She had cooked that fish to a turn, and made it a feast to the eyes as well as to the palate, and, if that Agnes declared there was no fish, why —

At this moment, just as she was ready to explode once more with her pent-up emotions, the kitchen door opened, and she turned to annihilate the enemy, and stood, ladle in hand, looking at the intruder. Mrs. Brockway's bright head was thrust in; then, finding herself so far safe, she entered, resplendent in shining raiment and dazzlingly white throat and arms.

"Cook," said she, in solemn exhortation, "where is that fish?"

Mr. Florian followed her. "Cook," said he, "where is that fish?"

"Where's that fish, cook?" whispered Mr. Poore.

Clayton White, Charnock, Kendal, and Mr. Brockway followed suit, and Arria brought up the rear, saying, "Cook, where is that fish?"

Cook, angry to begin with, grew furious, then pugnacious; but the endless iteration was too much for her, and when, after the final question was put, they all burst into laughter, she joined in, put her hands on her sides, and, looking from one to an-

other of the party, began her story. She had, she said, taken as much pains with that fish as if it had been a child of her own; she had cleaned it, and skinned it, and rubbed in lemon and bread-crumbs; she had broiled it to a turn; then she had decorated it with mushrooms, parsley, capers, potato-balls; then made the most beautiful sauce of eggs, cream, lemon-juice, and a piece of chalôt the size of a bean, put it on a platter and sent the whole thing up. She could tell no more. To substantiate her words, she showed the gridiron and the saucepan, — she pointed out the place where the dumb-waiter had been, told how she had put the fish on the top shelf and sent it up with a will. Agnes, who had crept down in the train of the guests, found opportunity to tell her side of the story, and each moment the miracle grew. “Is there a cat?” asked Mr. Poore, with an air of having given his whole mind to the subject. “No cat,” no dog, not even a mouse.

But at this moment came a shout: —

“The fish has arrived, Mrs. Brockway,” cried Otto March, from the top of the stairs. “The fish has arrived — a little late, but in good order,” and the party scampered up and found the fish on its platter, properly arranged on the table, and Otto keeping guard over it, lest it should vanish again, proud of his *trouvaille*. At first he affected an air of mystery, and refused to gratify the general inquisitiveness; but the facts gradually came out. When the others had gone downstairs to question the cook, he had remained behind, with a view to a

general exploration of the dumb-waiter and pantries. He had found the empty platter, which bore unmistakable traces of having once contained a fish. There was a rim of sauce, a caper or two, and a stray olive, besides bits of parsley. Where, then, was the fish? He peered about, found out all sorts of pantry secrets, but the fish was nowhere. He returned to interrogate the dumb-waiter and the empty dish. And at this moment he was confounded by a sight which had no parallel in his experience. While he looked at the platter, suddenly there descended from above a form and substance easily recognizable as a fish, probably *the* fish. As if by magic, it settled into its proper place, with almost proper shape and lay, apparently just as the cook had prepared it, with sauce and olives and capers and balls of potato. The truth was that the cook had given the lift such a tremendous impetus that the fish had bounced off its platter and gone to the top of the dumb-waiter, where, owing to the glutinous quality of its sauces, it had stuck fast until the attraction of gravitation gradually weakened the force of adhesion, and it fell back to its place.

The fish was a trifle cold, but everybody forgave that circumstance. Had Mrs. Brockway wished to give spirit to her dinner, she could have devised no better fillip than that afforded by the fish episode. All talked at once; the champagne, which circled freely, may have unloosed tongues, but everybody had a droll story to tell about some long-past dinner or banquet, at which something absurd had hap-

pened. Nobody listened, or, at least, one only listened in order to offer a bribe to gain attention in return. Kendal had once gone on a hunting expedition, and come back to his camp, towards night, quite worn out and absolutely famished, to set to work to bake two pheasants, which were the sole contents of his game-bag. He had baked them, and, on removing them from their mould of clay, found them done to the most perfect consistency. He laid them on a napkin, took two steps to call his comrade, then, turning, saw a fox making off with their hard-earned supper. He accordingly gave chase into the pathless forest. He would not have had the faintest chance, except that the birds were so hot that Reynard every other moment was compelled to drop them, and give his burnt tongue a chance to cool, thus allowing his pursuer some slight advantage, and a well directed blow from a dead bough, which lay at hand, finally enabled Kendal to beat off the thief and rescue his pheasants, which he seized and would have carried back to camp except that, unluckily, he had lost his way and had not the faintest idea in which direction to turn.

Mr. Poore’s story was about a sausage ; nobody except himself ever knew what the point was on which the story turned, for it was so intensely interesting to the narrator that his own laughter made his words almost wholly indistinguishable ; he shrieked with merriment, doubled himself up with grimaces and contortions, but every now and then, amid the agony of splutterings and gigglings, the others caught the

articulate sounds, "that sausage!" — and all laughed in sympathy. Again and again it came, "that sausage!" and they all felt that it was so irresistibly funny they should die of amusement.

In fact, although two or three of the party felt regrets that Miss Florian was detained up in the fourth story, telling stories to keep the children safe in bed, everybody had the best possible time. The mirth grew more and more uproarious, and the pretty hostess grew prettier and prettier as the evening advanced. When they adjourned to the parlor, instead of being, like Arria, almost dead with fatigue, Fanny's indefatigable elasticity had carried her to the very highest spirits. She told stories inexhaustibly; she discharged innumerable arrows of wit and mockery from her quiver; she imitated, mimicked, acted, and finally, desiring to give a clear impression of an old Scotchman, whom she had seen dancing the national dances of his country, to the tune of his own bag-pipes, she seized a penny trumpet, which one of the children had left lying on the table, put a book under her arm, and began to play and take steps, puffing out her cheeks, and maintaining the most solemn expression of countenance. Nothing could have been prettier than this impersonation, but nothing could have been more unlike a plaided and kilted Scotchman. Accordingly, Mr. Poore was fired with zeal to exhibit the real thing.

"Your dress hinders the effect," said he, seizing the trumpet. "I will show you how he did it." Accordingly, working his arms like a bellows, he

went through tricks and capers which convulsed all the lookers-on. Never liking to do anything Mr. Florian was left out of, cousin Van surrendered the trumpet to his old friend, who also took steps to everybody's admiration. He was followed by the younger men, each of whom surpassed the other in antics. Clayton White sat looking on, his heavy eyelids almost closed, his head a little on one side, his well cut mouth serious.

"It is a comfort to be married to a man who never, under any temptation, condescends to make himself ridiculous," Arria thought to herself, with complacency.

But when Kendal relinquished the instrument, Mrs. Brockway took it, crossed the room, and went up to Clayton White, with a laugh, and said, "Come, now! it is your turn."

Clayton, as if he had been only waiting to see what the others could do before he put the crowning touch on the performance, took the trumpet, blew a furious blast, and, sending forth prolonged wails all the while, went through a stately minuet with the utmost gravity — his face never for an instant relaxing, even when, warming with his performance, he began to diversify it with the most absurd postures; his arms stretched out, his feet bent in, he danced like a merry-andrew, finally made a prodigious leap, alighting on one foot, twirled on his toes, and jingled imaginary castanets, then, still holding one leg in air, made his bow to the audience, and hobbled to his seat.

CHAPTER X.

THE MOON AND THE WEST WIND.

BEFORE the end of September, Otto had received so many attentions from his newly found cousins that he felt the necessity of making some little return of hospitality. The harvest-moon was now in perfection, and he invited everybody to go down the bay, and dine at a house on one of the beaches of Coney Island. The party was to take the four o'clock boat, sit down to dinner at half-past five, and return before ten. Otto spent time, pains, and no end of money, to secure the success of his undertaking. He watched the bulletins of the Signal Service Bureau as if his life depended on the issue; and when, the evening before his dinner was to come off, he read of cautionary signals being ordered at coast stations, he lost the greater part of his night's sleep in consequence, getting out of bed every quarter of an hour, to make sure that the moon shone through an unclouded sky.

The day turned out to be a superb one, clear as crystal, and so warm that the party gathered at the pier in the afternoon with a feeling of gratitude that they had a sail on the bay before them. There were Mr. and Mrs. Clayton White and Ethel; the Flo-

rians, the Brockways, Ellery Kendal, and Mr. Poore. Charnock had not been asked; he was in Albany, trying an important case, and it had seemed best to leave him out. "Draw the line at your relations," Kendel said to Otto, when his advice was asked. "I don't know why you should invite Charnock without inviting both Cadwell and Goodspeed, each of whom has given you as good a dinner as Delmonico can get up, while Charnock has not spent a penny on you."

Otto liked Charnock better than any man he had met in New York, but, strange to say, he was glad in his secret heart to have Charnock excluded from this party. He had, so far, enjoyed only the most meagre opportunities of talking with Miss Florian. He had twice dined at the Florians'; the first time with the Clayton Whites and others, when Clayton and Mr. Poore monopolized the conversation. They were in the most complete harmony regarding the mediocrity of the present epoch. Their tone was like that of the English visitors who, on going on to Boston, remarked, "What a pity that the interesting people are all dead!" But, nevertheless, practically, they were in direct antagonism. Mr. Poore wished everybody to go back and live in an epoch when life was worth living, while Clayton White desired to penetrate the sordid, materialistic world of to-day with some spiritual fire. Lucy listened to them both, and Otto never said a word all the evening. On the second occasion of his dining with the Florians, he and Charnock were the only guests, and

Charnock contrived not only to have the field to himself, but to make Otto feel youthful, crude, foolish. Twice, as well, Otto had called at the Florians', and both times had found Lucy surrounded by visitors, and, after sitting for a while, contributing only monosyllables, he had taken leave with the air of one obliged to depart, not because he has attained his object, but because he is afraid of staying too long.

On the day of his dinner-party all his anticipations pointed to quite a different experience. He felt as if in some way he might manage to stand beside Miss Florian, free to look at her and say whatever came into his mind. She had stirred so deep an admiration, given him so many thoughts, been with him so often in his dreams, he felt certain that, if the opportunity came, he could say something. Although they had as yet had no opportunity to become acquainted, she always turned a questioning glance towards him, as if she herself were not without interest and expectation. He had no plan for to-day, but it had occurred to him that it would be pleasant, as they steamed down the bay, to stand with her on the deck and point out the various objects of interest. He had prepared himself to do this by reading up guide-books. In fact, it seemed to him, at least a safe if not a necessary course to have a topic, because he had meditated so long upon Lucy's beauty, her swift, imperious ways, her indefinable, radiant charm, that he felt as if the reality might almost annihilate him.

But Mr. Poore had been beforehand with Otto in

getting up his subject. In fact, he looked upon Otto's expedition as a godsend to himself, for it was a long deferred scheme of his to go down the bay with Lucy, and initiate her into the traditions of the shores, with which he was familiar as only those can be whose whole lives have been tinged from recollections of places they have known in youth.

Thus, when they took the steamboat, the party divided thus. Mrs. Brockway sat down on a camp-chair, unfurled a gorgeous coaching-parasol, and immediately selected Clayton White and Ellery Kendal as the objects of her attentions. Mr. Florian and Archibald Brockway gravitated to Arria, while Mr. Poore at once led Lucy Florian off to the deck. Otto's very soul burned in his melancholy eyes as he saw all his schemes thus brought to naught, and Lucy, turning at the bottom of the staircase, saw his fixed, melancholy gaze, and beckoned; Ethel had put her hand into his.

"Lucy wants us to go with her upstairs," she said, ardently. "Let us go, cousin Otto."

The young fellow was glad enough to follow, although he had not counted on Mr. Poore's or even Ethel's society. But, once on deck, everything seemed as delightful as if he had planned this very arrangement. There was a light breeze from the west, it was a flood-tide, the water of the bay was dark blue, and every ripple was full of life. The river was crowded with boats of every kind; great ships drifted or were being towed; an ocean steamer moved off majestically from its wharf; yachts, pleas-

ure-boats with white sails, barges impelled by little steam-tugs or moved by wind-mills darted to and fro. The afternoon sun lit up the cities on either hand, and the smiling, fertile country, the distant waters, and the far-off, glimmering shores.

Mr. Poore took off his hat, and waved it as they rounded the lower shore of the island, and stood with his head bare and his face shining.

"Lucy, what do you see there?" he asked.

"Castle Garden and the Battery," Lucy replied.

"I want you to see more than that," said Mr. Poore. "I want you to look back thirty years and more, and see a handsome young fellow walking on the walls there in the moonlight, with the most charming young woman of the day on his arm."

Lucy raised her hand to her brows as if to shield her eyes.

"I see him — I see her. I see them both clearly."

"That handsome young fellow is I myself," Mr. Poore remarked, with some natural pride. "You would not have believed it, would you, March?"

"I have unlimited faith in the thirty years ago," said Otto.

"And the beautiful woman is Mrs. Vandewater, Lucy's mother," said Mr. Poore.

Otto took off his own hat and saluted.

"Yes, we used to come down to the Battery often in those days, and what nights we had at Castle Garden! It seems like a dream — a dream — a dream. Or is this the dream?" said Mr. Poore, looking at Lucy. "I had better not ask what is dream

and what is reality. I should not like to wake up and find out just what the truth of it all is. It is better to dream on in a world of mists and smoke — where nothing is quite clear — where one is not sure what suns rise day by day — than to realize that once one was young, and had life before him, and that now one is old, and that the only surprise in store is death.”

“I want to hear about those nights at Castle Garden,” said Otto, who was a little startled by cousin Van’s sudden burst of sentiment and his strange look, as if, instead of the fresh afternoon sunshine, he saw a weird goblin light on sea and land. “I have understood that they used to give opera there.”

“Opera? Indeed — there was never any better opera given anywhere. I don’t know what you youngsters would think of such a stage and such scenery, but the music was fit for the gods. And in that generation we had ardor, imagination, we lived by faith as well as by sight, and, by Heaven! when Steffanoni sang in the conspiracy scene in *Ernani*, we lived in the idea, the truth, the absolute reality of a frenzy of feeling. It made little difference to me that there was no particular background, that archaism had not been carried to its utmost nicety of detail. There were singers then; they had only to utter a single note and we passed into a charmed circle; we left realities, we no longer knew commonplace, we soared to eerie heights — we grew conscious of what we had never known before. Then, after the act was over, your mother and I, Lucy, —

we were first cousins, you know, — used to go out and walk on those walls in the moonlight. It was always moonlight then, it seems to me. Something has got into the moon nowadays. I suppose the electric lamps have paled her — at any rate, I never see the same nights we used to have. Well, we walked on the walls, your mother and I, and the moonlight flooded the waters, the shores, the shipping. And the music we had heard still wrought in our hearts like a potent elixir. We were sad, and yet at the same time we were intoxicated with the joy of life. And, Lucy, your mother would turn to me and say, ‘Oh, Van, isn’t it beautiful?’ And I nodded, but I knew she was thinking of Ned Florian, and not of me. He and I lived at the Astor House in those days — Willis was there, and Benjamin — we were all ardent lovers of music. While the Havana Opera Troupe was here, we did not miss a single night. There were singers in those days, just as in older days there were giants. There were Steffanoni, Bosio, Badiali, Marini, and Tedesco. And from their throats came music such as has never been heard since. They sang the eerie strains which express all the rapture, all the pain, of heaven and hell — the sacredness, the pang, the beatitude, the mystery of life — music which sends to you what you long for, which re-creates what you have lost. To this day, to hear certain airs from old operas recalls by magic all the emotions of that time. By Jove! if there were anybody alive who knew how to sing that music, I believe that it

would make me over and renew my youth. Now, you, sir," — Mr. Poore turned abruptly to Otto, — "you Wagnerian, do you suppose that, when you get to be old, to hear *Lohengrin*, for example, — with its clamor, its torrent of harmonies, its whirlwind of tricky devices, — will flood your heart as rains flood the earth in spring, and make to spring up, out of the cold, senseless clods, all the tender flowers — the violets, anemones, hepaticas — of youth?"

Otto had been listening eagerly to the little old gentleman; but now, as was his habit when appealed to at a moment when he was moved and interested, he blushed crimson, and found not a word to say. Having thus humiliated a possible antagonist, Mr. Poore went on: —

"Julien had his band at Castle Garden, and it used to be your father's and my habit, that summer and autumn, to go out in a boat together and glide up under the walls and listen to the music. From within, the lights streamed out through the port-holes; and, outside, the moon floated up and rained down its silver radiance, brightening up the heaving waters of the bay."

"Oh, if that time could live again!" said Otto, ardently.

"You think you would enjoy it? You would not care about it at all," contradicted Mr. Poore. "That belonged to our day and generation — the age of deep sentiment, of glowing instinct for poetry, for music, for strong feeling. We did not, perhaps, know much, but we loved much, and we lived because we loved

life. You young people all had a sort of critical measles as soon as you were born, you caught cold, the disease was driven in, and the result is that, so far as feeling, perception, and passion are concerned, it is just as if you all had a cold in the head."

"Oh, cousin Vandewater Poore!" cried Ethel, aghast.

Otto had been ready enough to accept the tradition of those long past, unverifiable miracles. But at this moment his eyes met Lucy's, and hers were dancing with mirth, and a saucy and particularly caressing smile parted her lips. It was as if she had said to him:—

"But we are young, and we know what we feel and what we enjoy, do we not?"

Otto was instantly in the highest spirits. Lucy's glance had, in fact, kindled a fire in the young fellow's heart and brain which it might not be easy to extinguish. So far, his feeling for Lucy had been, not a defined sentiment, but a hope—an instinct, not a personal craving.

But, just as if she were not responsible for a conflagration, Lucy went on drawing out Mr. Poore, and amused herself by pitting little Ethel—who, finding nobody present to defend Wagner's music, took up the cudgels herself—against him.

"It is just as well, cousin Vandewater Poore," the child said finally, with intense scorn, "it is better, indeed, that you should not care about the music of the future, because you won't be alive, you know; now, we shall, and we like it."

"You imp! You little earth-born demon!" spluttered Mr. Poore. "You tadpole!—you wretched protoplasm, you!—you—you insignificant egg which preaches to the old hen that laid you! Do you talk to me about music!"

They were nearing the sand and foam-fringed promontory, and they presently disembarked, took carriages, and drove to the hotel. Along the far-extending beaches, the white crests of the surf advanced and receded, coiling as for a spring, then breaking into spray, the white foam repeating curve on curve along the sands, each encroaching so little that it seemed as if the rising waters were not claiming their due of the shore. Yet the tide was coming in fast, and could be watched if one stayed long enough where the surf broke, listening to the sigh of the surges as they sobbed back to sea. The west was all aglow with sunset, and great ranges of cloud-mountains piled up in the eastern horizon took on all the tints of an Alpine afterglow. Some of the party were reluctant to go in to dinner.

It was Otto's first attempt at entertaining ladies, and it had been his suggestion that his cousin Arria should preside and do the honors, but Kendal had negatived this proposition, and Kendal's advice was invariably so good that Otto did not care to make a mistake by acting on crotchets of his own.

"It is a man's dinner," said Kendal, "and don't turn it into a characterless affair by mixing flavors. I will take the foot of the table unless you prefer to have Clayton White."

Accordingly, while Otto sat at the head of the table, with one of the married ladies on each side of him, Kendal, opposite, had Miss Florian at his right hand.

After all, Otto said to himself, smothering his disappointment, it did not matter, and he could look at her. The conversation was likely to be general, and he could not have addressed a word to her which everybody at table might not hear, so it would have done no good if Lucy had been at his side. What reason he could have had for desiring no auditors when he spoke to her, only youth and inexhaustible bashfulness can tell. He was not likely to tell her on the instant that he had all at once fallen head over ears in love with her, and that he could have no peace unless she smiled at him once more as she had smiled on the boat. His vague, undefined hopes hardly went further than that; but he felt, perhaps, that he could not have recommended the quail in preference to the partridge without confessing too much, so it was as well she should have been separated from him by the length of the table.

The dinner was excellent; Kendal himself had made out the menu. The sail had given the whole party an appetite; they could have eaten the clam chowder sold at the stalls on the beach with a relish, but were glad enough to spend the very bloom of their hunger upon the costliest delicacies of the season. Nobody talked except to recommend this dish or that; not even Clayton White could be

started on a subject. It would have seemed a pity to abstract the least of one's powers of mind from the consideration of the dish before one. Thus, the moment one course was finished, the most interesting suggestion of a fresh topic of thought was presented by a careful study of what came next on the menu.

Otto at first felt a little disappointed that such conversationalists as Clayton White, Vandewater Poore, and Mr. Florian should be silent, but he could not be in doubt of their present enjoyment when he looked at their faces, over which had settled a look of quiet contentment. He could see, however, that Kendal and Miss Florian were talking — or, at least, that Kendal was talking, forcing her to listen, and even amusing her. Her manner, which at first was a little abstracted and mechanical, changed into one of lightness and brilliance. Otto wished, with a pang at his own inferiority, that he could talk as Kendal talked without an effort, compelling his full powers to do him their best service. Kendal's wit never came too late, was not of the sort which only gets ready to scintillate when one is beating a retreat down the staircase. Otto fully understood now that Kendal's advice about the arrangement of the guests had not been wholly disinterested. He had wanted Lucy to sit beside him, and, now she was there, he was losing no time — he compelled her attention in spite of her disinclination, he was uttering clever things, rankling things, he felt the veiled lightnings of her glance and knew that he pleased and excited her.

Otto saw it all as he had seen his partner carrying all before him in all that he undertook, and said to himself, as he had said many a time, "He is experienced, and he knows how to do these things; I am green and crude, and know how to do none of these things, but I will learn."

For he was not jealous of Kendal. He knew, by instinct, that his partner had no chance with Miss Florian. Accordingly, at present, Otto had the success of his dinner sufficiently at heart to be glad that Kendal was entertaining her so thoroughly.

"A dinner like that is a good thing," observed Mr. Poore to Clayton White, as the party left the table and went to the verandas to smoke their cigars and see the moonlight on the water. "A dinner like that is an excellent thing."

"Yes," answered Clayton; "it is better than going to a funeral."

"That is a reflection on me, for I could not give you a dinner like that; but I might invite you to my funeral, although I hope, when I do, that you will —"

"Have a good time?"

"No; I was going to say, I hoped you would be better engaged. It is I who expect to have a good time on that occasion."

Otto was now watching eagerly the disposal of the party. He had never had to fight to secure his own chance anywhere, and had not yet developed that resolute egoism which is essential for a man who plans for a certain object, and insures its success.

But at this moment fortune favored him. As Lucy came out of the house, with her hand on Kendal's arm, her father addressed her, and led her down the steps, and along the sands, to listen to the voice of the surf, which, he said, to-night suggested Matthew Arnold's description in "Dover Beach." Otto was at her side in a moment.

"Will you take a little walk with me?" he said; and when she assented, as if it were a matter of course, he found himself actually trembling with excitement.

"Oh, let me go with you, cousin Otto," cried Ethel, running after them. "I want to go, cousin Otto."

"No, my dear," said her mother, detaining her; "you cannot go. Stay here with me. Remember what you promised."

"Mayn't I go, papa?" faltered Ethel. "Why should I not go with Lucy and cousin Otto?"

"Because, my child," said Clayton White, "you have a father and mother who know what is best for you, and bid you stay here."

"I wish I was an orphan!" murmured Ethel. "I do wish I was an orphan!"

Meanwhile, Otto and Lucy were sauntering along the smooth stretch of silvery shore. The silence, the noise of the breakers crying plaintively, the great plain of shining sea, the magnificent sky, the whole glory of the night, touched and uplifted them both. Otto was glad to surrender himself to these large influences, which unloosed him from dull

timidities. A hitherto undiscovered force worked in his blood.

"It seems a different world," said Lucy, turning to him, and smiling in his face, as they stood together — "as if we were a thousand miles from New York, or even from your dinner-table."

"It seems to me like a new world," said Otto. "I keep saying to myself, 'Can it be?'"

"Can what be?" asked Lucy, inquisitively. She looked up at him again, with the moonlight on her face, and the brilliance and mystery of her eyes and smile seemed strangely deepened.

"Cannot you understand that I have always wanted to see you alone?" said Otto, in a voice like a little boy's. "I have wanted a chance for half a dozen words with you which nobody should interrupt."

"What did you want to say?" said Lucy, with some archness.

"I have frequently thought over what I should say, if the opportunity ever came," remarked Otto; "I assure you they were delightful things — witty things."

"Say them this instant!"

"I couldn't, to save my life," said Otto. "Don't you remember how Heine longed to meet Goethe? His soul was heavy with the burden of the confessions he longed to utter. But when they finally met, and Heine looked at the face of Goethe, and saw the beautiful smile on those godlike lips, all he could manage to say was that the plums of Saxony were delicious!"

Lucy saw the fire in the young fellow's eyes. She was not used to blushing at compliments, — and certainly the compliments of a tall stripling of Otto's tender years were not worth blushing at, — but she did blush, nevertheless. Her wits failed her, and she could say nothing.

"The plums of Saxony are delicious!" murmured Otto, again bending down to her.

"I am not a great man, whom you need to dread," she murmured.

"But you are somebody I long to please."

"Your party has pleased me," said Lucy, rallying her powers. "People tell me I am not too easily pleased. Papa and cousin Van quite scolded me for saying that, when we were at the Brockways', I liked better being upstairs, with those spoiled children, than in the dining-room."

"That was a little cruel, for you took away everybody's enjoyment."

"Hardly. I should say that you all had a furiously good time."

"The fish course was droll."

"Fanny Brockway is wonderfully clever. I have no doubt but that she invented that catastrophe."

"So you liked my little dinner. I ought to tell you that Kendal invented it. The idea of coming down here to eat it was my own: but he made out the menu. He knows how to do everything."

"He is clever, and he is experienced. He is older than you."

"I am almost twenty-five."

"I am twenty-two. Sometimes that seems to me old — but, after all, I am young. I am actually not quite grown up, it seems to me! Don't you like to be young? Don't you take delight in the idea that you are young — that everything is before you — that, although others may have done things, you have such untold experiences ahead of you?"

"Yes," cried Otto. "I like to feel that all I want exists somewhere, and that all I need to do is to press on and find it. I am glad that everything brings a sensation of novelty,—that I have no desire to sum up the folly of life in a neat epigram, and find whatever comes to pass a cut-and-dried affair."

"I am glad not to have eaten of every apple on the tree of knowledge."

"Nor to have found out what digests and what gives dyspepsia."

"I sometimes," remarked Lucy, "feel as if I would rather be twenty-two years old than to have witnessed all the triumphs of the stage in its palmy days."

"Even to have heard the Havana Opera Troupe," said Otto, and they both laughed — happy, youthful laughter, which rang out above the sound of the breakers.

"I used to be very proud of being old," Lucy went on. "I began to take the head of the table when I was only ten years old, and Tiberius used to say to me, 'Little missies must sit up very straight and look very sober,' and my ambition was to realize his ideal. Papa and cousin Van never had the smallest

doubt that I was a woman the moment my dresses were lengthened, and now they have come to consider me quite their contemporary. They are perfectly astonished if I am not wholly settled down and reasonable — yet, do you know, I am sometimes possessed by the maddest freaks. Now, at this instant, I feel so full of life that I should like to run along this beach.”

“Come!” said Otto. He held out his hand, clasped hers, and the two set off at a brisk scamper along the line where the pebbles met the sand, rounded a point, and, as if in search of horizons they had never yet found, ran on and on till Lucy gave up, breathless.

“Promise not to tell,” said she.

“Do you suppose I want to tell?”

She lifted her forefinger, and bent down towards the white surf rushing in. “Listen!” she exclaimed, imperiously: —

“‘You hear the grating roar
Of pebbles which the waves draw back and fling,
At their return, up the high strand.’”

“It is just as papa said,” she continued: —

“‘Its melancholy, long withdrawing roar.’”

Otto felt as if at this moment he had found himself again. He had received a medley of impressions since he came to New York — had been amused, stimulated, initiated, and had taken it for granted that he was undergoing a magical process of devel-

opment. But here with Lucy, far away from Kendal, Arria, Mrs. Brockway, and the rest, under the great shining skies, with the soft west wind blowing in their faces, he all at once recognized the fact that he was still his old self—that all he had learned of late was subordinate and immaterial, that he could never master, accept, nor understand anything which did not belong to Otto March.

“This is the first thing I have actually enjoyed since I came to New York,” he said, soberly.

She looked at him in surprise.

“I thought you were enjoying so much,” she replied. “Mr. Charnock has said over and over again that you were the most supremely fortunate man of his acquaintance.”

Otto laughed. “Charnock admires Kendal, and considers me lucky to be his partner. I like Charnock immensely, and he seems to like me; but he takes up ready-made ideas concerning me. He thinks I am ambitious—I have not a grain of ambition in the way he means; he thinks I am trying to be a man of the world—but I am not a man of the world; he thinks I am rich, and, to tell the honest truth, I am not at all rich—I am poor.”

“But your mother is a rich woman. It is taken for granted that you will inherit a large property.”

“My mother’s income comes from her having a life-interest in the estate of her first husband; at her death the money all goes to X—— College.”

“So that is it. But you are sure to be rich, with Mr. Kendal for a partner.”

"Everybody takes pains to tell me that. In fact, I do believe that I might buy a steam-yacht on credit, from the simple fact that I am Kendal's partner. It sometimes makes me feel insignificant; then, again, I say to myself, 'I will wait and see how it turns out. It may be as true to us as to others.' Kendal speaks of the time when he shall be rich enough to do anything—he speaks with a certain assurance, and at first it leaves me utterly blank. Then I suddenly recall the fact that we are partners, and that if he has a house on Central Park, a cottage at Newport, and money enough to content the most ambitious woman in New York, I shall have the same. I swell with importance. Be good to me, Miss Florian: there is no telling what greatness is before me, since I am Ellery Kendal's partner."

Lucy listened, and pondered Otto's meaning a little.

"I don't mean to seem to underrate my good-fortune," he proceeded. "I like Kendal—I like him better and better. And he knows my mother—he knows her wishes for me—he means to be very good to me."

"I wish I knew your mother," said Lucy.

"I wish you did. I think you are like her, Miss Florian. Perhaps the Vandewater family resemblance counts for something. She is tall like you, had a charming movement, and she was very beautiful."

"Do not flatter me, cousin Otto," said Lucy, with a severe tone, but smiling at him as if to show that

such austerity meant nothing. "You are your mother's only child, I believe."

"Yes, my father was killed at Fair Oaks eighteen months after she married him, and five months after I was born. She has had nobody but me, and she has been good, only too good. She says she has spoiled me, and I dare say that is what ails me."

"I too am a spoiled child. I too have neither brother nor sister. Why, under those circumstances, should we not swear an eternal friendship!"

"Why, indeed!—I am ready to swear—swear anything—I should like to swear that for ever and ever and ever I will pace this beach with you, with the moon shining clear, and the eternal sea beating against the shores."

"I did not mean to interrupt you," said Lucy, sweetly, apparently oblivious of the fact that Otto had bent down and was looking into her face, with his eyes full of mischief and laughter, and his lips grave. "Go on telling me about yourself."

"I wonder how much you will let me say," said Otto.

"I want to know a great deal. Are you spoiled, really spoiled, and, if so, why are you spoiled?"

"Because I am almost twenty-five, and as yet I have done nothing."

"You have only just begun."

"But what a beginning! Here I am a stout young fellow with muscles and brains,—at least, muscles I know I have, and brains I hope I have,

—and what do I find to do, in this work-a-day world, except to twirl in my office-chair?”

“You are going to be a great capitalist, everybody says, and that probably is what great capitalists do — twirl in their office-chairs.”

“Mark my words, great capitalists may end that way, but they begin quite contrariwise.”

“What do you want to do?”

“Any regular, honest work. I have had my dreams of being a literary man — a journalist; but I don’t feel sure that I have anything to tell the world which the world is in need of knowing. When I was a little fellow I wanted to be a soldier, like my father. I still feel as if I wanted something to do or to die for. Do you remember how at Balaklava Sir Colin Campbell pointed to the field and said to his Highlanders, ‘Men, you must all die here!’ and they answered, ‘We wull, we wull, Sir Colin, we wull!’ That kindles me.”

Lucy too was kindled; her heart leaped up. She stretched out her hand, put it on his coat-sleeve, and looked into his face, which at this moment was intensely serious.

“I am glad you are not a soldier,” she exclaimed.

He stood still while the little hand touched him. She thought he had not noticed it, and drew it away gently.

“From a soldier to a broker is a long way,” she said, in a different tone.

“Yes,” said Otto, under his breath. He was too intensely happy to speak. All this was new, but it

was familiar, natural — it was so familiar and natural that he knew that it must be eternal. At this instant, as they rounded a turn of the beach, they caught sight of a group of figures approaching in haste, with eager gesticulations, and they suddenly understood that youth had impulses which were misleading, and that, in spite of the moon and the west wind, and tossing waves, there was a world of realities — of time-tables, of common-sense. Kendal, little Ethel, Mr. Brockway, and Clayton White were advancing to command, to objurgate, to threaten. This little escapade had almost resulted in detaining the whole party all night on the island.

CHAPTER XI.

OTTO'S INDISCRETIONS.

THREE nights later, Otto March left Mr. Florian's house at eleven o'clock, in company with Mr. Poore, both having dined and spent the evening there. Mr. Poore had a lodging in University Place, not far away, and, linking his companion's arm in his, he now led him off in that direction. "Yes," he remarked, "life is a mere tissue of habits, and going to Ned Florian's every night is my rule, only broken for some worthy exception. It is a pleasant house, to my thinking, and I like Lucy. I have watched Lucy from her birth, and I may say that I have chiefly formed her. She is a fine girl—don't you think so?"

"Admirable," murmured Otto, a little abashed at this appeal, and finding no suitable word to express his meaning.

"Yes, really admirable," said Mr. Poore. "That is a good adjective; and yet she is more than that. I have tried to make her like her mother, who was one of the most brilliant women of her day and generation; but Lucy has not her mother's wit, nor that air of nonchalance and ease with which the great ladies of a former period used to carry off a difficult situation. Lucy is a little like her father, unluck-

ily.—Not but that I have the strongest affection and respect for Ned Florian — I have lived in him and for him for half a century. Do you read Pliny—Pliny the younger? I am glad to hear it. A gentlemanly author, although a little of a humbug, like other over-fine gentlemen. Well, do you recall what he said when Corellius Rufus died, ‘I have lost — yes, I have lost — a witness of my own life’? Now, that expresses the actual basis of a strong, enduring friendship. Ned Florian is the witness of my life and I of his. He is the most essential half of me. If he were to die, I should feel that the greater part of my memories, beliefs, tendernesses, and enjoyments had become void and meaningless. Now I have only to turn to him, and say, ‘Do you recall it, Ned?’ and the whole thing lives, breathes, moves, to each of us. Still, Ned never was what you may call a society man. The trifles which make up the events of the gay world, and give free play to the badinage of coteries, always bored him a little; and Lucy resembles him there. She is a little scornful—a little too scornful, sometimes. She hates toadies, and she hates idiots. But she is a beautiful girl—don’t you think so?”

“Beautiful!” murmured Otto; “and so graceful!”

“She couldn’t help being graceful, with such a mother; and I have told her exactly how her mother entered a room, greeted people, sat down, and all that. If it had not been for me, she would have been too precipitate—in fact, even now, she frequently is too precipitate. She will get up in the

morning, with some idea in her head, and hurry through her toilet, and come downstairs, possibly with a ribbon left off, her brooch put on wrong end foremost, or something out of gear. She knows her faults, and she will say to Tiberius, who lived with her grandparents and is older than Ned himself, 'Tell me, Tiberius, if I am properly dressed.' And she never thinks of going out in the evening without having Ned and me look her over, with our spectacles on our noses, for she does everything too impetuously."

"I like her not thinking too much of her own appearance," said Otto, eagerly. "That must be very unusual in a girl of that age."

"Still, she ought to be careful to make the most of herself. She is her mother's daughter, and ought never to subject herself to unfavorable criticism. But she is naturally so neat and nice that, under any circumstances, she is sweet and wholesome to look at; the stronger the light that shows her, the more charming she is. I have always tried to make her downright sensible; taught her to be moderate in her tastes, to dislike fanciful caprices — above all, to despise extravagance. I don't know how she may impress others; but I, who know her to the core, am convinced that there is not in the whole wide world so fine a girl as Lucy Florian."

Mr. Poore had long since reached the foot of the steps which led up to his own door, and had detained Otto to pour these confidences into his ears. Otto listened with his heart all aflame. He had been

sweetly and powerfully moved by his first glimpse of Lucy Florian ; but ever since the night on the beach he had been ardently in love with her. Every detail of that experience had been lived over and over, with increasing delight. He had allowed himself to be mastered by his imagination. He did not stop to ask himself whether he was doing right or wrong to fall in love with Lucy. He only knew that, in giving his whole heart to her, he found himself absolutely happy. He could have no doubts. It was fate — it was to be. In every other undertaking of his life, he had missed impulse, energy, the conviction that he was obeying the dictates of his highest moral conscience. But now he was imperiously swayed, so this was FATE ; and when FATE knocks at the door, mortals must open.

Otto presently had reason to remember that the Fates were three, and that the three sisters were sometimes at odds. But now, after bidding the little old gentleman with his violin-case good-night, he was so wholly under the charm of this friendly gossip that it seemed agreeable to think it over, walking up and down in front of the Florians' house. Accordingly, he turned ; and, at a rapid pace, retraced his steps, musing upon the delightful circumstance of Lucy's dressing in a hurry, and appealing to Tiberius as to whether her ribbons were all in place ! "How exactly like her !" Otto thought to himself. "That trait shows the whole woman !" He was no woman-hater ; yet now, in order to give Lucy preëminence over her sex, he figured others to

himself as selfish, vain, spending hours on the arts of the toilet, thinking only of the effect they were to produce. They were frivolous, foolish; while she, oh, she! ye gods! SHE had every charm, every virtue, every quality, which drew out a man's heart.

He had reached a point in the square whence he could catch the glimmer of a light in one of the upper stories of Mr. Florian's house, when suddenly a hand touched his shoulder and he turned.

"Why, Charnock!" he exclaimed. "Is that you? I thought it might be a garroter."

"Or a policeman," said Charnock.

"I should not so much mind a policeman. I have a clear conscience," began Otto.

"Oh, have you?" said Charnock, in a dry voice.

Suddenly pulled up in this way, Otto realized that he had not a good conscience. He tried to smile and carry it off; but he knew that if Charnock were to bring a certain accusation against him, he should not find it easy to defend himself.

"Where are you going?" asked Charnock.

"Home," said Otto, abashed. "Will you come with me?"

"Perhaps I might as well," answered Charnock, in his serious, deliberate way. "I would rather sit down here on the bench and talk it out; but it is beginning to rain, and we might take cold."

There was mere common prudence in this, but Otto argued to himself that Charnock's mood could not be one of intense wrath or high ardor if he stopped to think about a mere drizzle.

"It does not actually rain," said Otto, as if to show his own indifference to creature-comforts ; but then, realizing that he might, at least, in the coming interview, enjoy the advantages which belong to a man fortified, as it were, in his own castle, he reiterated his invitation, in a tone like a command, and they both turned and began to walk rapidly towards Twentieth Street.

"When did you get back?" inquired Otto.

"Yesterday," replied Charnock, in his dry, melancholy manner.

"I trust you gained your lawsuit," said Otto, for, the week before, Charnock had taken pains to explain the matter at issue, and to confide his sanguine belief that he should get a verdict in the face of a powerful defence.

"No, it was lost," said Charnock, dully.

"I am sorry, very sorry," said Otto. "That is a dreadful pity."

"They had a stronger case than we supposed," said Charnock. "And my client lost heart and backed down. But no matter! Don't allude to it again."

"I have been giving a dinner-party," Otto remarked, after a stiff pause. "Had you been here, I should have asked you. As you were out of town, I just made it a family affair."

"Of course, naturally," Charnock said, quietly. Had there been a shade of irony in his manner, Otto could have borne it better; but he seemed depressed, beaten, and the conviction was heavy in Otto's

heart that here was a man without family, without money, without success or hope, and yet that he, Otto March, who had all that the other lacked, had been trying to rob him.

They were not long in reaching the house. Mr. and Mrs. White had some evening engagement, and the parlors were empty. Otto led the way up the stairs to his rooms, followed by Charnock, who took pains to shut the doors carefully behind him, while Otto was turning up the gas.

"Sit down," said the host. He pulled up a comfortable chair to a table, on which he placed a box of cigarettes and a stand of matches. There was a sort of friendliness in offering these small consolations to his visitor, and he wished he had a bottle of sherry and a biscuit, in order to give the whole thing an air of generous hospitality.

Charnock stood for a moment shielding his eyes with his hand against the sudden glare of light, then looked about him at the pretty, luxurious rooms, on which Arria had lavished taste and skill, to say nothing of money.

"You are pleasantly situated," he said, and threw himself into the arm-chair indicated. "You are a lucky fellow — you leave an unlucky man like me no resource except to commit suicide. I feel like giving up the battle. Give up? Why do I talk of giving up, as if it were an alternative!"

He had taken an attitude of complete exhaustion. Otto stared at him, in doubt what he ought to say or do. Charnock's eyes were cast down; his face

looked heavy and inanimate. His left hand was clenched, and every now and then he raised it and brought it down heavily upon the arm of his chair.

"Look here, Charnock!" said Otto, feeling it necessary to say something.

"Well, what is it?" and Charnock looked up and met the young fellow's anxious, half-pleading glance.

"It distresses me to see you like this," said Otto. "I wish you would take a more cheerful view of things."

"I have every reason to be cheerful, have I not?"

"Do, for Heaven's sake, utter your reproaches aloud!" Otto cried, tortured by the suspense. "You seem to be accusing me of something."

Charnock took a different attitude, as if he braced himself for the ordeal. He was pale, and his brow was full of perplexity and pain, but there was a sweetness, a mobility, about his mouth that was new to Otto.

"My performance is rather ridiculous," said he. "I am conscious that I am cutting a poor figure."

"Nonsense!" interrupted Otto. "Get on! Have it out!"

"You cannot imagine what it is I have to say," said Charnock, with a suggestion of sarcasm in his voice and look. But then, as if carried along by nervous irritability, he at once plunged into his subject, as if contemptuous of useless preliminaries. "I have been in love with Miss Florian for four years," said he. "I have never, so far, asked her to marry me, but I have had no other thought, ambition, or hope

save that of winning her for my wife. My social life has all depended on her. I have known no other woman — cared for no other woman. We have constantly been together. To look at a picture alone, to hear music, to read a book in which she did not share my impressions, has been something foreign to my instincts. It is the same way with her. She has had half a dozen suitors. It has never occurred to her that she could accept one of them. Our feeling for each other has counted for so much in our lives that there has simply been no room for anything else. I have been as sure of her love for me as of my own for her.”

This pettish and imperious outburst evidently came from a mind overburdened with wounded feeling. His whole face quivered with emotion, and his dark eyes, usually grave and serious, shone and flashed angrily. Otto felt the full force of the blow; at the beginning of Charnock's confession he had half turned away, then checked himself, and listened, looking back over his shoulder. Charnock paused, and seemed to wait for the other to say something, but Otto continued to gaze at him steadily, as if fascinated.

“Everything else in life,” Charnock continued, presently, with a little less vehemence, “has been a struggle for me. I have never gained a point which I did not have to fight for at least once more, and reconquer: I climb and climb and climb again, only to fall. Nowhere have I found security and rest except with Miss Florian. I felt as sure of her as I did of day after night.”

His eyes searched Otto's face, but Otto gave no sign.

"Unless," he went on, "I could have her for my wife, existence would be simply a torment, a mockery — a devilish cheat. She, and she alone, can solve the enigma for me. You are young still, Otto March. You don't know what it is to feel that life is frittered away in ignominious details; that you are not likely ever to do anything, at least succeed in anything in a way that satisfies your conscience or answers your pride; that every door you long to enter is barred, and that, to make good your chances, you have to squeeze under, crawl in, or leap over the barriers."

"No," said Otto, gently. "No."

"But yet you —"

Otto turned squarely round, and faced Charnock.

"You say she loves you," said he.

"I say she has loved me," answered Charnock, with ardor.

"If you could prove it," murmured Otto.

"Prove it?" said Charnock, with sombre earnestness. "Ask any one who has seen us together. Her eyes constantly turn to question me, to appeal to me, to show her sympathy. When I go in, she runs towards me joyfully, with both her hands outstretched. She hoards droll things, witty things to tell me. She seems to care for nothing I do not share."

Otto listened, as if waiting to hear something decisive.

"You may think," said Charnock, quietly, "that these are trifles. There are men who would put a woman to a different test in order to decide what her feelings for them are. But I have never even kissed her hand."

Otto's whole face was crimson.

"Don't think — don't for a moment think," he began, but his painful excitement had gone on increasing, and he was afraid that he could not much longer be master of himself. "Tell me what you want me to say," he said, hoarsely, dropping his eyes and looking the very picture of guilt.

"I came here to-night," said Charnock, gently and deliberately, "to ask you whether I was to go away from New York or to stay. We were friends, we are now rivals. You have made good use of your time," he added, with a scornful bitterness; "I could not have believed it of you. I liked you — I trusted you. I introduced you there!"

Otto had a sharp pain in his throat, and tears started to his eyes. "I know you did," he answered, with a short sigh, and it seemed a wordless confession of his unfaithfulness to a sacred trust.

"When I took you there," Charnock went on, in a sharp, querulous voice of complaint, "I knew that I was running a risk — that you were younger than I, better-looking, richer, and, above all, happier; full of fancy and feeling, and ready to show ardor on the smallest occasion. But I thought it might be giving a hostage to Fortune; I did think that, by introducing you there myself, I was, as it were, retaining

you on my side, binding you in honor to do me no injury."

Otto stared at him aghast as a conviction of the enormity of his offence gathered force and moved his conscience.

"I have behaved abominably," he said, in a low voice. He walked away; then, as if under a sudden constraint, he came back and put his hand on Charnock's shoulder. "I thank you from the bottom of my soul," said he. "What you have done is noble — it is fine — I appreciate it — it is not thrown away upon me."

Charnock looked up at him a little at a loss for his meaning. He had hardly expected such quick, such occult sympathy.

"For you to do a good thing helps me not to be ignoble," Otto went on, speaking with impetuosity, his face alternately pale and flushed. "I will die before I will wrong my friend — for you are my friend, Charnock — I liked you from the first — you were more to me than the others, even than Kendal. You have justified all my belief in you; and I will try to put by my own selfishness, I will try to play my own part as a man should. I have not meant to be base — it is only that something rose in me and overmastered me. It shall be conquered. I will go near her no more — no more," he said, with suppressed vehemence, and at these words all his features were disturbed. "It shall be as if she had never seen me. I cannot promise you that it will be with me as if I had never seen her; but, practi-

cally, there shall be no difference. She will not care — I assure you — *what — there — is —* is all on my side. It all began on the beach the other night. How long ago is that? Not long. Now it is all just as if it had never been. It was a good idea for you to take it in time. It is all over, and as for you and me, why, we know each other better. Now you trust me, do you not?"

Charnock was visibly affected. He realized that his eloquence must have been powerful to have moved Otto to this. He had gained his own point by the exercise of tact, besides a sure pathetic touch. Some of his own sentences vibrated through his mind and moved him, as he saw now, by this result, that they had moved Otto. It was a satisfaction to him that he had used his powers well, and that this result followed his appeal.

"I trust you," he said, briefly, and their eyes met. Charnock rose. "I do not need to say more," he remarked, holding out his hand. "Unless I had known that you were a young fellow of the finest instincts, I should never have spoken to you as I have spoken." Otto averted his face. "Let us be the better friends for this," added Charnock, with a calm decision of manner and tone. "I owe you all I can give."

"Oh, no — don't think so," muttered Otto. "You heap coals of fire on my head."

"It is only the matter of a day with you," said Charnock. "You made a false start. Now all you have to do is to begin over again."

"I will begin over again," said Otto, sternly. "Let it go. What I have promised, I have promised!"

They shook hands a second time. Each was glad to be free of the other. As Charnock went downstairs, and let himself out into the drizzling rain, he congratulated himself over again that he had so well taken the measure of this romantic young fellow, that he had known exactly how to probe his conscience to the quick, and put him upon his mettle. He had come back from Albany two nights before in a melancholy, embittered mood. He had lost his case, and he could not afford to lose it as he had done, by a dull blunder on a point of law. He had gone to the Florians', been admitted, and, looking in at the open door, had seen the group about the piano, the two musicians discussing the time of a passage, and Lucy and Otto March talking to each other. He had left the house without making his presence known, but had kept watch outside until Otto took leave, at midnight. Next day he had met Kendal, who told him about the excursion down the bay, the dinner, and Otto March's taking Miss Florian so far up the beach that they almost missed the last train back to town. All these facts had heaped up and pressed down Charnock's feeling of bitter wrong. He had watched Otto's comings and goings in Washington Square. Charnock saw Lucy, and found her in radiant spirits. She told him Otto March was coming to dinner, and asked him to be of the party. Charnock partly promised. At six o'clock he was at the

door of the house, but was in a mood which told him he had better not go in. He had spent the evening walking up and down in the square. Then he encountered Otto, and this conversation was the sequel. Yet, as he walked home, he experienced some doubt of himself. He found it impossible to renew the glow of feeling which had moved him while he talked to Otto. The mysterious had then seemed clear, and the confused plain. He now felt hurried by events. He would run the danger of being called a dog in the manger if he drove away Lucy's suitors, yet did not marry her himself. But at this moment he felt farther off from marriage than ever. All his business anxieties laid siege to his mind like an army of phantoms, conquered it, and carried it away from thoughts of love and happiness.

Otto, left alone, stood leaning against the door he had closed after his visitor. He gave a short, deep sigh of relief, like a man relieved from torture. It seemed to him he was profoundly, hopelessly miserable.

Somebody tapped at his door, and, opening it, he saw his cousin Arria, who stood offering him a glass of claret-cup. She had come in, removed her evening dress, and put on a pretty and luxurious-looking tea-gown.

"Was that Mr. Charnock who went out?" she asked.

Yes, that was Charnock, who had come home with him half an hour ago, Otto replied.

“What a pity I did not know it in time to ask him into the dining-room,” said Arria. “Do come down, cousin Otto; Clayton is there, and there are some delicious peaches, and — ”

Otto followed her down the stairs. He wanted no claret-cup, no peaches, — no companionship. In fact, there was nothing in the world at this moment that he did want save what he had lost forever.

CHAPTER XII.

CLAYTON WHITE'S FLIRTATIONS.

WE have said that Clayton White had not at first liked his wife's scheme for making money, but little by little he gave way, and finally was ready to confess that there were certain compensations for having their domestic privacy spoiled. He liked Otto, and Otto was, of all men, the easiest to get along with. Then, too, they could now afford to live more liberally and pleasantly than ever before, and Arria was prettier, lighter of heart, and had regained all her youthful spirits. Otto brought a different set of men to the house, and gave their hospitality a wider social range; and Clayton White liked to mix, occasionally, with that class of people who do things themselves, instead of describing what other people do or ought to do.

To all these advantages he gave their full weight, and judically considered that they turned the scale against the fact that Arria was a little too much engrossed by her young cousin, and not only sought to make him comfortable, but laid herself out to please him. If she had a good story to tell, nowadays, it must be told to cousin Otto; if she had to ask ad-

vice, it was to cousin Otto that she turned. One afternoon, Clayton let himself into the house about four o'clock, and was going to his study, when, passing by the door of Arria's morning-room, he heard this conversation between his wife and her cousin Otto: —

"It does seem a little singular," Arria was saying, "that men should take just the tone they do about feminine extravagance. Now, I am the most economical person in existence."

"I should like to give Goodspeed some conception of a woman like you," Otto replied, warmly. "He seems to know only the irrational side of women. The thing is, no doubt, he has never had an opportunity to study sweet, sensible, clever women — like you, cousin Arria."

"The truth is," said Arria, deliberately, "that men prefer to underrate us. Now, even Clayton —"

"If you tell me he does not appreciate you," put in Otto, laughing, "I shall simply insist on running away with you myself."

There was no harm in this — none whatever. Clayton White had no unworthy suspicions, and he knew precisely the way Otto regarded his wife and she regarded him. Arria liked the young fellow, and her manner was just touched with coquetry, while Otto would have felt himself churlish and disagreeable had he not responded to the civilities of a young and pretty woman, and paid her the compliments she angled for. In fashionable life, such talk went for nothing. Clayton had never expected to belong to

the fashionable world, but the upward tendency of all growing and developing creation is one of the indisputable laws of nature. Nowadays, they were rather fashionable, and one of the inevitable results of fashionable life is that husbands and wives drift apart; each wishes to be amused and stimulated, and complete his or her existence. Arria was a fashionable woman, had her receptions, gathered her intimate friends, male and female, and was, in fact, playing the part of a leader of society generally, and Clayton felt he would be a poor creature if he did not equally enjoy his own liberty. Hitherto, he had been a model husband; he had limited and cramped himself even when he felt that, as a literary man, he needed a variety of impressions, and that the domestic ideal was not enough for a man of his genius. In fact, as a simple matter of justice, and in order to keep his own side of the scale from dropping, he determined to have a career of his own.

Now, the only trouble was to find something to do which would amuse him and possess the attraction of piquancy and novelty. Clayton White had no vices: he never smoked; he liked a few glasses of wine with his dinner, but strong drinks and excess of any sort he held in abhorrence. He cared nothing for games of chance or even of skill. As to women, no man could be more fastidious; his critical taste held good even under the most powerful fascinations. He admired a woman's beauty, but it must be reënforced by all the adjuncts of the toilet. He liked a touch of *esprit*, but not overpowering cleverness;

and a learned woman he held in detestation. He liked ease, gayety, abandon, but let the dash go beyond a certain boundary and he froze at once. It had come in his way to meet a great many actresses, and it would have been impossible for him to have his heart, head, or sense touched by a woman who played any sort of rôle before the public, and whose tribute was noisy applause.

Naturally, a man under the despotism of such a critical and fastidious taste as Clayton White's is not too easily amused. The diversions of half the men he knew either made him yawn or else drove him away longing for a mouthful of pure air. It must be confessed that the part of a *père de famille* suited him to perfection, but there would have been something pedantic and prudish in assuming lofty virtues, which might discountenance Arria; and there was, besides, an obvious lack of spirit in not rising to the situation, and doing as other people did.

The talk that went on in parlors did not often amuse Clayton White; and, if he took the lead in conversation, he was sensitive to any lack of interest among his auditors. It was, in fact, his grievance that nobody in the world wanted to know the truth about anything; all were content with catchwords and phrases, and more easily assimilated false impressions than true ones. In fact, the most mediocre people wanted to air their own little notions, and this modern Chateaubriand could not find his circle of admirers.

Clayton enjoyed Lucy Florian's society, but Charnock and Kendal, and half a dozen more, were likely to drop in and spoil the chance of any real conversation with her. There was, however, another of his wife's cousins who was always grateful for any little attention from him, and that was Fanny Brockway. He had always admired Fanny. With her he was never embarrassed, never bored. She might not care about the loftiest conversational flights, but he could say to her freely whatever was in his mind, and, on her side, she uttered all that came into her head. She was not clever, but she could lead him on, and in her society he generally surprised himself by unexpected social gifts. In fact, the burden of the day was apt to lighten for him in Fanny's society, and, now that he was looking about for a little excitement, it is not strange that he sought it where he was most apt to find it.

Mrs. Brockway was not unconscious that she had an admirer in Clayton, and she was triumphant. She loved her cousin Arria, but it would have been impossible for any mortal woman like Fanny to see an infallible being like Arria, who was a living rebuke to idleness, extravagance, levity, and not wish to spoil her peace of mind a little. Arria looked down good-naturedly upon Fanny, lectured her, scolded her—in short, acted the part of a superior woman. It would be great fun for a foolish little creature like herself to take the fastidious, high-minded husband of this superior woman and twist him round her finger.

There had never been any man in the world, even her father-in-law, whom she could not twist round her finger, and she now put forth her fascinations and exercised them upon Clayton White.

CHAPTER XIII.

THE ROSE OF YESTERDAY.

IT was the good fortune, unless we call it the evil fortune, of Prince Hamlet to have so deep an experience of life that he found expression for every complaint that can come into the heart of impotent, despairing man. Hence there could be no originality in Otto March's declaring that all the uses of this world were weary, stale, flat, and unprofitable. He was conscious that this grievance could carry no force with it, hence he did not utter it aloud. He did not even permit those who saw him every day, and thought they knew him intimately, to find out how hopeless and stricken he felt.

What Otto most experienced was a blank, utter dismay at having his future life on his hands, as it were, and nothing to do with it. It was, indeed, a strange circumstance that, when the main-spring of existence was broken, everything should still seem to be going on as well as ever. His infatuation had grown so suddenly that nobody knew anything about it. It was fortunate, perhaps, that he was spared questionings and sympathy; that Arria White still went on taking it for granted that his breakfasts and dinners were a matter of moment, that it made a dif-

ference to him whether she gave a dinner-party or a supper; that Ethel still chattered to him as if he had eyes to see and ears to hear, and Clayton White went on initiating him into New York literary and art circles.

There is a tradition that a boy was once the sole survivor of an earthquake which engulfed a town and left a bottomless lake in its place, and Otto would probably have considered that their fates had points in common. At any rate, Miss Lucy Florian was swept away from him, and what remained was little more than a blank chaos. He could have no comfort in remembering how happy he had been for three days. There was a sort of perfidy in summing up to his fancy charming recollections of Lucy — how they had run along the sands hand in hand, how she had kindled and glowed as they talked.

“No !” said Otto, resolutely, to himself; “I will be honest, at all events. I will not rob a man of his own.” It was of no use to say to himself that he had been too late, that a little earlier he might have had a chance. She, no doubt, loved Charnock, Charnock loved her, and to Otto she could be nothing. Had renunciation been effected with one single climax of pain, no matter what the torture was, he could have borne it. The trouble was that he had to conquer and reconquer his strength of mind. He lay on his pillow at night sick with heartache and longing; then told himself he was a wretch, false to friendship, to honor, to all the obligations a man holds highest. He had again to go through the

struggle, and resign her in thought to the man who had won her; then slept, only to have his dreams betray him to the old treason, and awake hungry and yearning for what was not his, for what never could be his.

He had believed not only all that Charnock said, but more than he had said. For, to his perception, it went without saying that Charnock's words expressed the smallest measure of the possibilities of the situation. Charnock was no man to brag, to boast, to bring a woman's name into question, except on supreme occasion. Otto understood the whole matter, now that he had these full lights. He had unwittingly rushed in where angels would fear to tread, and Lucy, not to humiliate him, had been kind. She had not made him feel that he was standing where a better man should be, but had generously made him feel at home. He had a shamefaced feeling about Lucy; it seemed, for many days after his talk with Charnock, as if he could never meet her again. Of course, she had divined his aspirations—his presumption. He writhed at the thought of Charnock's and Lucy's talking it over—Charnock with a little jealous bitterness, and Lucy with half-pitying laughter. Perhaps it was she who instigated Charnock's interference. "Poor boy!" she may have said, "he has got to be undeceived; so, perhaps, the blow may as well fall at once, and come from you."

In fact, Charnock's interference seemed to Otto not cruel, but kind. The cruelty had come before. Lucy had, probably, not meant to be cruel when she

listened to him eagerly, meeting his smile, putting her hand on his arm, talking about eternal friendship. What fatal, deadly sweetness, what bitter friendship! It never occurred to him that Lucy might be wondering, in these days, why her new cousin had suddenly stopped coming to see her — why, instead of having this bright young fellow listening to her music, attending her everywhere, gazing at her with that smile of his, half like a man's and half like a child's, she was left to find her daily occupations dull. No, he took it for granted Lucy would not only understand him, but would be grateful to him for imposing no more tasks upon her.

Kendal saw that his partner was out of spirits, and he had an inkling of the cause, supposing that the young fellow's presumption had met with a rebuff from Miss Florian. For a few days, Otto had trod on air, and any allusion to her had brought fire to his eyes; then, all at once, he grew weary and apathetic. Kendal was dissatisfied, and felt that this mood must be conquered, and at once. He himself was in full feather, and it annoyed him to see Otto sitting at his desk day after day, his chin on his hand, staring at the row of cash-books and ledgers. The dull, murky financial atmosphere of the street was beginning to lift. All Kendal's favorite stocks showed an elastic tendency. Several new schemes were afloat, and he was becoming deeply interested in two of them, which seemed likely to give him some brilliant opportunities. It was indeed a pity for

him to have to bear the dead weight of Otto's indifference and apathy. He felt, in a measure, responsible for him. At times, seeing the young fellow's set lips and impatient glance, Kendal felt like saying:—

“You take it for granted that you are going through some terrible experience: you have fallen in love at first sight, and, now that in some way your passion is thwarted, you feel as if the end of things had come. It is every man's experience; and the man who is not balked of what he wants, at least half a dozen times, never gets the discipline he needs. You have to find out that your will must be broken; that it is only by measuring yourself against the difficulties of life that you discover what forces are in your nature. When you find out that you cannot have what you want unless you earn it, unless you appease Fate by throwing away what you began by loving best, why then there is a chance that you may be something and do something.”

But what Kendal did say was this:—

“You don't draw out any money, cousin Otto. You have not touched our balance at Macdougals.”

“Oh, I am well enough off.”

“There is no reason for your being tame and shabby, or cutting a poor figure.”

“I don't mean to,” said Otto. “My mother still makes me an allowance, you know.”

“Lucky son, to have such a mother.”

“Yes, I am lucky to have so kind a mother.”

Otto meditated a moment, then looked hard at Kendal. “Why is it,” he demanded, “that everybody

considers me a rich fellow, with no end of present means and future expectations?"

"Does it do you any harm?" Kendal retorted, laughing. "I find that your reputation for wealth does me good. These mistakes settle themselves in time. And we have actually no lack of present means and future expectations. Wall Street has its eye upon us, and Wall Street must not be disappointed."

"I don't like to be an impostor — to make false pretences."

"You don't make false pretences. I give you my word that I never told anybody you were rich. I never tell a lie. There are men who seem to thrive on telling lies, but I make it a practice either to tell the truth or hold my tongue. Once lie to a man, and that lie will always enter into that man's calculation of you. Your word is discounted henceforth. However, this is beside the question. What I want you to do is to make yourself at home, draw out money — spend it, live like a fighting-cock, and enjoy yourself."

"I make no money," said Otto, with some stubbornness.

"You put in most of our capital. At least half we make belongs to you."

"Let my share lie and accumulate until it is needed," said Otto, in the tone of a man who is done with joy.

Kendal was not at the end of his resources, and thought he could put a little spirit into the youth.

He knew that Otto was both a lover and a connoisseur of horses; accordingly, he looked about and got hold of a handsome pair of bays, asked Otto's opinion on their merits, and his aid in purchasing a T-cart.

"I shall have to ask you to exercise the horses now and then," Kendal said. "I am too busy to go out regularly, but there are times when the blood gets into my head, and then I like a pair of fast horses."

"I'll go halves with you," said Otto, who saw no reason to disapprove of the outlay. He had always been accustomed to have horses both to ride and drive, and he would have been the first to propose this investment except that his mind had been taken up by very different ambitions.

Kendal had divined his mood, and had acted at the right moment. Otto first endured, then enjoyed driving to the Park every afternoon. It was now October, and never had there been a finer autumn. Summer had not yet departed, but a mellower touch than hers was gilding and crimsoning the leaves, and turning all the waste places into beauty. The sky and atmosphere were magically light and clear, yet all the distances seemed far withdrawn into a dreamy haze, which gave a richness and strangeness to the most familiar scenes. Fifth Avenue, with its long vistas of splendid façades, its churches, its great houses, its stately shops, might have been a street in the Golden City. The Park was charming; its ponds, its belvederes, its bridges, seemed to belong

to a fairy world. The wooded nooks were all a revelation of color; every shrub spread out a tapestry-like foliage; every reach of bridle-path disclosed a picture — perhaps of a solitary birch on a knoll, lifting up its feathery and yellowing head, all its leaves stirred by some breeze, which it alone felt; or, again, a thicket, where the hawthorn leaves had turned a bright yellow, touched with red and black; the dog-wood flung out banners embroidered with every tone and tint from green to deep crimson, the maples glowed with scarlet, and the beeches showed great masses of orange, purple, and brown. All these suggestions of life and the mystery of decay and death stirred Otto, and became a part of the metempsychosis of which he himself felt conscious. He too was changing. Kendal sought to rouse him from the vague and dreamy contemplation of nature, and make him feel animated and interested in the striking human pageant, of which they both made a part, and in which they were as important figures as any to more than one looker-on. As they used to drive round and round the path in great circles, it was Kendal's way to point out the distinguished people, tell the names of the drivers of the four-in-hands, the parties mounted on top of the great turn-outs, and the owners of the fastest horses. This prodigious moving mass of the handsomest animals and equipages of the New World had an exhilarating effect upon Kendal. He knew everybody in New York, it seemed to Otto, had the private history of every rich man at his tongue's end. This was the world of successful

people, and it made Kendal's heart beat and his eyes shine as he felt himself near akin to these men who had somehow contrived to get hold of the means or the credit which enabled them to have faster horses, costlier vehicles, better-made liveries, and a more absolute prestige than the aspiring mob of New Yorkers who looked on with admiration, apered them when possible, and, if not envied, slandered and hated them. Here and there Kendal indicated the owners of aristocratic names and the inheritors of ancestral wealth, but to such social superiority he was comparatively indifferent. He found something more piquant in the histories of the men and women who had, like highwaymen, taken society by the throat, as it were, and forced it to stand and deliver. It was not that he liked tricksters and sharpers — corruption sitting in high places; but the astounding spectacle of wickedness and wrong crowned and triumphant struck him as an interesting problem. He was pleased, as with the exhibition of a difficult and cleverly executed trick, by the success of certain stock-gamblers, and he liked to moralize over the tendencies of the age, which permitted men accused of every crime, who were the target of every term of opprobrium, to go at large, while petty thieves and charlatans were punished. Kendal piqued himself upon knowing New York to its core, and he painted the world as he saw it from his own instincts and beliefs. A hard, sordid, devilish world it was too, but the fashion of it was carried off with a degree of dash, intelligence, glitter, and brilliance,

which made it seem tame and commonplace to ask if we are Christians, if our duty is to love our neighbor — to see the right and do it, or die for it. The Kingdom of Heaven was afar off here, although, if one looked up on these autumn days, one could feel one's self at its very gates. But nobody wanted to look up — according to Kendal. What he liked to feel was that he had powers equal to these men whom he passed and repassed on the drive with a nod, a smile, a wave of the hand; that, just as they had been hard, prosaic, brutal, he could also be hard, prosaic, even brutal, in carrying out his schemes; that he could hold, like them, his advantages with an iron grip. Kendal, however, always declared that he intended to come out of the struggle untainted. He had a different side to his nature from these men — he had ideals, aspiration, a faculty for high enjoyment. He would not barter his birthright for a mess of pottage, it was his habit to say.

Otto soon began to take pleasure in these daily drives, and to be conscious once more that his own heart was beating and his own life passing. Kendal, after initiating him into the secrets of enjoying recreation on four wheels, pleaded business engagements, and Otto had the horses to himself. Naturally, he looked about for somebody to share his drives, and it was no hard matter to find a companion. Clayton White was not averse to this form of relaxation, and Arria and Ethel soon depended on having two or three drives each week. Mrs. Archibald Brockway, as was natural, liked nothing better than an op-

portunity to mount to the high seat of the stylish English cart; and she was always a charmingly dressed and amusing companion to Otto, rounding out and completing his knowledge of this world in which he had begun to mingle and be known.

Charnock, too, often accompanied Otto. It was his way, on days when he felt inclined, to drop in at Kendal & Co.'s and beg to be picked up at a certain place at half-past four. He had invariably a kind, almost caressing manner to the younger partner. He spoke, too, with a certain authority, as if he knew that it was a pleasure to the other to do his will. Otto, on his side, was conscious of an ever growing curiosity about the lawyer. He was always expecting to hear that the hour had struck, and that everybody knew that Charnock and Lucy Florian were to be married. If a pause came in their conversation, his heart beat violently, there was a dull thud in his ears, and he expected that Charnock would end the silence by telling his news. Otto, feeling the sword always suspended, declared to himself that he longed to have the worst over, that he sickened in this suspense. Charnock, apparently, had no idea that he was defeating anybody's expectations. He never spoke of Miss Florian except in the most incidental way, but he alluded to her with sufficient frequency to make it evident that he saw her constantly. His whole attention seemed, however, to be concentrated on himself, upon the issue of the thoughts working in his brain, and everything else was of small consequence. He liked, on pleasant

afternoons, to leave the cart, put his arm through Otto's, and saunter through the Mall and Ramble — perhaps lean over the balustrade, and look at the water-lilies in the pond, discoursing meanwhile on his conduct of his own life. His perception of the rapid flight of ruthless Time apparently led him to a belief in the hollowness of all things. He was fond of quoting some stanzas of "Omar Khayyam," which ran thus: —

"Come, fill the cup, and in the fire of Spring
Your winter garment of repentance fling!
The bird of Time has but a little way
To flutter — and the bird is on the wing.

"Whether at Naishápúr or Babylon,
Whether the cup with sweet or bitter run,
The wine of Life keeps oozing, drop by drop,
The leaves of Life keep falling, one by one.

"Each morn a thousand roses brings, you say.
Yes; but where lives the rose of yesterday?
And this first summer month, that brings the rose,
Shall take Jamshyd and Kaikobád away."

This suggestion, that happiness is but a bubble of the fleeting hour, suited Otto's present frame of mind very well, but he was stifled by his surprise at Charnock's acceptance of such a meagre, hunger-bitter philosophy. Why should he stop sadly at doubt when he could press on to an absolutely complete happiness? But Otto's habit of systematic repression of his own present feelings forbade him to put questions for the gratification of individual curiosity. While Charnock quoted he stared up at the sky,

which was brilliant as crystal except where it softened into the loveliest opal tints, towards the horizon.

One day, while they were standing side by side, leaning over the railing, Otto happened to look back. He gave a start.

"There is Miss Florian!" said he.

"You look as if you wished to avoid her," said Charnock, observing his companion's agitation, and speaking in the gentlest way. In fact, Otto was trembling; his color came and went.

"If you prefer not to speak to her," Charnock went on, "just walk on alone, as if you had not seen her. She will think you absent-minded, and I will not turn until you are out of reach. Is she alone?"

"No; she is with some elderly lady," said Otto, in a low voice. He felt an intense, passionate indignation against Charnock for suggesting what seemed to him to be a churlish action. But, just to show that he would not depart from the course prescribed, he did walk on, straight past the low victoria, which had stopped on the drive, and from which the two ladies were alighting.

"What is the matter with Mr. March?" Miss Florian said to Charnock, looking after Otto in surprise. "He has not been near us for three weeks, and now walks past me like a somnambulist."

"Don't ask me to explain that young fellow's vagaries," said Charnock.

Two days later Otto encountered Miss Florian at a chrysanthemum show. He was scarcely surprised when that young lady regarded him with a haughty

air, and vouchsafed only a slight inclination of the head. That night he was writing to his mother, and one of the pages ran thus: "You tell me that I have been very silent about your cousin, Lucy Florian; yet I have seen nobody in New York whom I admire so much. Your cousin Lucy is tall — that is, she looks tall. It seems to me her figure is absolutely perfect, and its motions are swift, free, and proud. She reminds me of Diana, or Atalanta, — a virgin always. She is a little like a goddess in many ways. Her hair is bright chestnut, and curls off her forehead like the hair of goddesses in statues, and when her mouth is in repose the lips have a smile at the corners, as if cut in marble. Her eyes are not like a statue's; they are wild and sweet — she has the most beautiful eyes I have ever seen. As you see, I admire her very much, and you were right in your supposition that perhaps I admired her too much to write about her. I have never admired any other woman in the same way! When she enters a room, or when she greets people or talks to them, I say to myself that she looks and talks and moves and does everything exactly as I *should like my wife* to do it. But feel no alarms, little mother; for when Miss Lucy Florian looks at me nowadays, she does not look in the least as I desire my wife to look at me. In fact, she is to marry Barry Charnock."

CHAPTER XIV.

MISS MAUD CAMPION.

"OF course, you will want to see what is going on at the theatres," Clayton White had said to Otto; "I will get Goodspeed to have you put on the free list."

The season was young; and, according to all the critics save Mr. Goodspeed, the mediocrity of the plays just suited the weakness of the players. Otto had, however, set out to amuse himself in some way, and was not disposed to be over-particular. He was at the age when curtain and footlights are sufficient to produce illusion. He had no traditions, and, although Mr. Florian and Mr. Poore might remember how Forrest and Macready trod the boards as the great Cardinal, and despised Grimshawe accordingly, Otto admired the modern tragedian, and when, in "Richelieu," he planted Julia at the left centre, described an arc on either hand, and roared, —

"Around her form I draw
The awful circle of our solemn church!
Set but a foot within that holy ground,
And on thy head — yea, though it wore a crown —
I launch the cur-r-r-se of R-R-Rome,"

he was ardently thrilled, and all the imperialism of Roman Catholicism was revealed to him. In fact, Otto was in a mood for tragedy, and could have

wished that the great dramas were presented at all the theatres. He longed for some deep emotion, some powerful sensation which should drown out the ever-present trouble he carried about, and satisfy his eager, insatiable thirst. He felt convicted of egotism and longed to sacrifice it — to be moved out of himself, to forget what he wanted. But, except for Mr. Grimshawe's vigorous renditions of a lost art, which struck most play-goers as sombre, out-of-date exaggerations of a passion and fury nobody nowadays felt or cared for, the stage was given over to contemporaneous rubbish. The setting of some of the plays was exquisite, and all the details of scenery and costume were worked out with scrupulous taste. There was a very fair performance at the Urania, where the leading lady was, evening after evening, exhibiting the new costumes she had just imported from Paris. There were fifty-six of these splendid gowns, women in the audience told each other, with a little gasp of horror and admiration of such extravagance, and it was the fashion to go to see her. But, so far, the only real hit had been made at the Sun and Moon, by Miss Maud Campion, and Otto's roving fancy presently settled there. Miss Campion had just returned from a successful English tour. She had always been liked in New York, but, with the stamp of English popular approval, she now shone as a star of the first magnitude among variety actresses. It was very good fun to go to the Sun and Moon and see Miss Maud Campion. The bills were changed frequently; the house was invariably

crowded, and the audiences were full of life and good-humor. No matter what the play was, a vein of absurdity, of pleasantry, of rollicking fun, ran through it. There was no pause, no let-up, from the first entrance of Miss Maud Campion to her last courtesies. Clayton White declared that Miss Campion, never pretty to begin with, was now too matronly for any appearance outside the domestic circle; that her figure was bad, that she sang a little without any voice, and danced a great deal without any legs. Arria and Mrs. Brockway, who, like the rest of the world, went to see her, affirmed that she was old; that nineteen women out of every twenty in the audience had more voice than she possessed; that she did not even pretend to dance — simply wiggled, and made eyes at the audience. Voice or no voice, dancing or wiggling, Miss Campion contrived to draw audiences, who found her real charm in the incessant surprises she prepared for them; in the movement, the novelty, the suggestion of something of imaginative art behind her impersonations. Otto himself considered her charming. Actress or not, he maintained that, as a woman, she was incontestably full of verve and resource. Her dash, her *esprit*, her coquetry, her audacities, her various little airs and pleasantnesses, were all delightful. Her daring wit, he explained, was only equalled by her modesty. Nobody but a good woman and a sweet woman could act the parts she did, and not startle and repel. Such parts! Trivial and unworthy of her. Instead of being Rosalind or Imogen, as she

ought to have been, she had to clothe herself, as it were, in the shreds and patches of characters, and give individuality to a whim and lease of life to a bubble.

There was some little operetta in which Miss Campion made a salad on the stage, then sat down at a table with a clown of a husband, or, perhaps, a lover, and ate it. It was this feat which carried Otto away; he had from the first found something stimulating in the actress' originality, her unexpectedness, picturesqueness, and ease. After he had seen her pick up the salad and dress it, he may be said to have fallen in love with Miss Maud Campion. That is to say, he was more moved and charmed and thrilled than he had been of late, and, accordingly, determined to give himself up to these novel and enjoyable impressions.

Arria White felt it her duty to disenchant him a little.

"Clayton," she said, appealing to her husband, "tell cousin Otto all about Miss Campion."

Clayton laughed.

"Oh, I don't wish to spoil youthful illusions," said he.

"But he ought to know all about her."

"I admire her as an actress," said Otto. "I don't seek her out in private life."

"It is my advice that you should refrain from that," said Clayton White, judiciously.

"Mr. Goodspeed offered to introduce me," said Otto.

“Did he? Goodspeed had better not meddle. Not but that Miss Campion works hard in her profession, and is, I dare say, a great help to her family.”

Otto had declined Goodspeed's offer to take him behind the scenes and introduce him to the charmer. Had he felt sure of being the only admirer at the shrine, he might eagerly have availed himself of the opportunity, but to be compelled to elbow half a dozen others when he approached the divinity robbed the idea of its fascinations. Yet he was secretly haunted by a desire to meet Miss Campion, in spite of Clayton White's caution; and as he saw her night after night, it grew a more and more tantalizing experience to behold her vanish, at the close of the representation, like a full-orbed moon behind the horizon. She would rise again more beautiful than ever, — that he knew, — but he became eager to know where and how she shone the twenty-odd hours of the day when he could not gaze upon her. Otto was, in fact, under the enchantments of his first stage illusions; he was, besides, eager to amuse himself, to put some object and excitement into his life.

It was his habit to come up town every afternoon at three o'clock — go home, sit for half an hour with Arria, then drive to the Park. One day about the middle of October, he took the Elevated Road, as usual, and, opening the second edition of the *Hesperus*, turned to the money article, and buried himself in its intricacies, being a little eager to discover what was said of Cadwell, who had that day caused a little flurry in the Stock Exchange by buying twenty-

five hundred shares of Jupiter stock, which had hardly been quoted for six months.

The cars were very full, and when they slackened as they neared Fourteenth Street, half the passengers rose and moved towards the door, but were obliged to pause and wait for the train to stop. Otto, happening to look up, found his glance resting, by mere chance, on a design in steel on the outside of a lady's hand-bag, which was just on a level with his eyes. He looked at it with a start, then looked again to make sure. There could be nothing plainer; there it was in clear Old English letters, "Maud Campion." He glanced higher up, eager to identify the lady who carried the bag. There she was — that brilliant, delicate complexion, that mass of golden, fluffy hair almost covering the wide, low brow. The face was a little averted, but the fine, pure features were unmistakable. Thus seen in the full blaze of afternoon sunshine, she was even more youthful and beautiful than she appeared behind the foot-lights. Her dress was, to Otto's perceptions, in the most exquisite taste — a soft wool fabric, of a delicate shade of gray, without an added touch of color, save what showed in the golden hair and the pink flush on the cheeks.

It was a phrase of Kendal's that a successful man must be a master of the unexpected. Otto had taken this to heart, perhaps, for he now rose to the situation. The delay of a second would have cost him this unparalleled opportunity. The passengers had already moved on, and Miss Campion was by

this time in the door-way. To extricate himself from the crowd, to keep her in sight, to make his exit by the same stairway, needed a quick eye and an unimpeded movement. Everything came in his way; he could not rudely push and jostle, he could not bluster, bully, and drive obstacles out of his path, and he seemed likely to be the victim of his generous instincts. He was obliged to stop and pick up a child, to answer an old woman's questions. When he finally emerged on Fourteenth Street, he looked about him, east, west, north, and south, with a beating heart, and declared to himself that he had lost sight of her. But no — there she was flitting on up town. Her gray dress turned Fifteenth Street and vanished just as he made out the direction. When he reached Fifteenth Street, he saw the gray dress still a block ahead, for its wearer moved like the wind. A moment later he saw those draperies fluttering up the high steps of a brick house, and, after a moment's delay at the door, they vanished.

Otto walked on, eagerly keeping his eye on the house. But the dull uniformity of the brick block rendered it impossible for him to feel certain whether his vision had entered the house with the white, the brown, or the buff shades. Disappointed, he stood still and looked up and down the street, which was at this point quiet, not to say a little dreary. The houses resembled each other closely, and all alike looked too dull, too prosaic, to be the shrine of a goddess. "She probably came here to make a call," Otto said to himself; but, while he was imagining

Miss Champion inside talking to a friend, his eye, travelling the place over, alighted on a single word, plainly marked on the ash-barrel which stood on the curb-stone. The word was "Champion," and afforded a magical relief from his dilemma. This was the house, — this one with the buff shades, — and now, regarded with careful observation, it might be seen to be different from the other houses, the brick-work was more freshly stencilled, the stones cleaner, the blinds more newly painted. Even the ash-barrel, he perceived, with an indefinable pleasure, was a prosperous, well hooped ash-barrel, with a look of smartness and respectability, which distinguished it from the other ash-barrels, which, mostly rickety and decayed, stood in a file along the curb-stone, awaiting the visit of the garbage-man.

The thrill of discovery is always full of meaning. Otto had nobody to look at with "a wild surmise;" accordingly, he stood silent, and stared with as much satisfaction at these incontestable proofs that this was Miss Champion's place of residence as if he had made out the orbit of a new planet. It was, however, imperative that he should not attract attention by loitering in front of the house, so, with the instinct of true delicacy, he moved on, looking back once or twice as if to see the fair actress emerge. He was tingling with pleasant emotions. A thousand desires and impulses stirred him. He felt certain that the knowledge he had gained would be of inestimable advantage, and he grasped at some vaguely imagined happiness connected with Miss

Maud Campion. It was a matter of regret that he could not go to the theatre that evening and see her, but he had another engagement. It was, however, possible for him to watch her return from the theatre, at eleven o'clock, and he took up his stand in Fifteenth Street and waited, managing to avoid the scrutiny of the local policeman. The night was hazy, and a mysterious moon struggled to pierce the mist. He had long to wait, but, just before midnight, a carriage, rapidly driven, turned from the avenue into the street, drew up before the house, and a figure in white alighted and ran up the steps, followed by another in a dark dress.

The next day Otto left a bouquet for Miss Campion at the house in Fifteenth Street, and this was followed up by six more. He had at first modestly abstained from giving his card with the flowers, but, on the fourth day, the servant who opened the door — evidently a raw maid-of-all-work — asked him if he would not let the young lady know what his name was.

This was signal encouragement. He realized that Miss Campion was not so completely satiated with homage but that she could give a moment's thought to the identity of an admirer, and separate him from the great, coarse, brutal aggregate of an applauding public. He gave his card with the flowers, and that evening felt himself signalled out for favor, when, for the first time, Miss Campion wore some of his roses in her belt. At least, they were Bon Siléne roses, and his bouquet had been composed of Bon

Silène roses. She evidently loved Bon Silène roses, and the next day he took pains to carry some superb specimens of that variety to the door. Alas for woman's caprice! she did not favor his flowers that evening, but wore instead some hideous yellow chrysanthemums.

He resigned hope, and tossed all night on his pillow. He was evidently predestined to disappointment, no matter what his pursuit was. He refrained, however, from showing his sense of the rebuff, and disinterestedly carried flowers the next day, and the next. The last was the seventh bouquet, and the number was, as usual, an occult one—it wrought its effect. As the door opened, the domestic said, with an air of smiling demureness, "Miss Campion said as how she wished Mr. March would walk in."

Otto's head spun round; his heart almost stifled him with its beating. This seemed the most bewildering, the most magical experience; yet, after all, it was what he had dreamed of, what he had even expected and counted on. Many a time he had gone over, in imagination, the conversation he should hold with his fascinator, when she should finally be wrought upon by his disinterested, his magnanimous, his chivalrous pursuit, and accord him an interview. He had in such moments rehearsed many clever speeches for the occasion. Sometimes he was in the mood to dazzle her; then, again, he wished to touch and move her. This experience showed him that life is not, after all, the meagre, joyless entertainment which pessimists and philosophers represent it

to be. It was a little like the "Arabian Nights," there could be no possible doubt about it — it was an adventure. It gave him a lively emotion. He would not have ventured, he would not have presumed, he said to himself incoherently; yet he had always felt there must be depths of womanly sweetness in Miss Campion's nature, which an evidence of real feeling could work upon.

He was shown into a small and rather stifling parlor, plainly furnished, but with minor appurtenances that showed signs of a decorative instinct, to say nothing of somebody's incessant industry. His eye, glancing about the room to discover some trace of a woman's recent presence, was caught by the sight of his six bouquets, which were ranged on the mantelpiece in their due order and their various stages of freshness. Flattering as it was to perceive that the least of his offerings was considered too precious to be sacrificed to the progress of time and decay, Otto stood eying the row of bouquets with a mingling of feelings, in which the uppermost was fastidious repugnance. He did not like withered flowers, and was aware that their mouldy perfume spoiled the fragrance of the fresher ones. There was, besides, an absence of tact and coquetry in making such a parade.

But, before he had had time to define his impressions, the door opened once more, and he saw a young girl, a very pretty young girl, who stood, half timid and half bold, confronting him on the threshold.

The sense that he had come to bring flowers to a

brilliant and popular actress was still paramount in Otto's mind as he stood staring at this unexpected apparition; but it was interfused, in a sudden, strange, delightful way, with a perception of something fresh, sweet, and unexpected.

This was certainly not Miss Maud Campion; Otto could not be sure even whether it was the person he had seen on the Elevated Road. He was all adrift, and the young girl evidently suffered from a growing perplexity and embarrassment.

"I came to leave these flowers," began Otto, crimson with confusion. "And the servant said —" he broke off, feeling that there was certainly some mistake. "I expected to see Miss Maud Campion," he blurted out — feeling that he must somehow clear the situation of uncertainty, and at least explain the fact of his own intrusion.

"I am Miss Maud Campion," said the young girl, with a slightly imperious air, and a little upward movement of her head. She seemed excited, and some feeling seemed to thrill and palpitate all through her slight, pretty figure, the airy curls about her forehead, and all the ribbons, laces, and furbelows which set off the modish little white gown she wore. She blushed at the sound of her own voice.

"Can it be —" began Otto, almost in a whisper, and with a curious eagerness — "can it be —"

"That is," continued the young girl, who began to rally her forces, and who had now entered the room and shut the door behind her, "they all call me Maud. My name is Matilda; but, as that is mother's

name too, I have always been called Maud by the boys and my girl friends."

Otto stood looking at her, as if fascinated.

"My only excuse for venturing," he murmured, "for venturing to ring at your door and leave flowers is —"

"I am sure," put in Miss Campion, when he paused reluctant to convict himself of so foolish a mistake, "I am very much obliged for your flowers."

"I fear I have been very rude," he went on, more than a little dismayed at the task of dispelling such serious illusions. "You see, I beg your pardon, but my only excuse is — to tell the truth, I thought — I thought Miss Maud Campion of the Sun and Moon Theatre lived here."

She looked at him a moment, at first puzzled and incredulous, then with a glance direct and searching and almost indignant. "You thought I was an actress!" she exclaimed, in a voice which had an angry dismay in its ring.

"I apologize — I apologize with all my heart," said Otto, with vehemence. "I perceive that it was an absurd — an inexcusable mistake; but when I saw you on the car the other day, — that is, when I saw the name on your bag, — I seemed to recognize you — I took it for granted you were Miss Campion, and —"

"I am Miss Campion," said the young girl, with an air of infantile majesty.

"I beg your pardon most humbly," murmured Otto, awkwardly conscious of his own stupidity, and feeling, as well, that he was rousing mistrust. "I

do not know how to make you understand — to tell you the way the thing happened. — I know that I have been to blame, and that — that — ” He saw that she was alternately flushing and paling, and that there were tears in the blue eyes ; he longed for some happy inspiration, for some urbanity, ease, mastery of the situation, but his only clear idea came from an intense desire to run away and extricate himself from his embarrassment.

“ Please accept my poor flowers,” he said, humbly, “ and forgive — ”

“ I do not want your flowers,” said Miss Campion, almost furiously, quivering from head to foot with some feeling which lent her voice a half angry, half pathetic vibration. “ I will not take your flowers. You did not mean them for me, and I wish you would carry them all away — every one. I never wish to see even a leaf of them again.” While she was speaking, she had turned, and, with a swift movement, gathered all the six bouquets out of the vases, and now thrust their stalks into Otto’s hands. “ You can carry them all to your Miss Campion.”

“ Oh, I beg of you ! ” muttered Otto, utterly overwhelmed, and feeling that his chastisement was too heavy ; “ now, honestly, don’t you think you are just a little unkind ? And as to my wanting to carry away — ”

“ But they were not for me ; they were for that actress,” insisted Miss Campion, whose disappointment had now culminated in a poignant emotion, which made her bite her lip to keep back her tears ; —

"I would never have taken them had I not supposed you meant them for me," she went on, her voice and eyes and lips all alike charged with acute reproach. "But I did suppose — how could I help supposing —"

"And it was really true that I meant them for you," said Otto, who began to rally his forces, and discover that there was really nothing painful in the situation. What he had done was to bring bouquets to a pretty young girl, who had received them with trembling rapture, treasuring every petal, instead of to an elderly actress, who would have torn them to pieces and flung them away without a thought. At this moment he was convinced that there was nothing to regret. He was half overcome by a humorous sense of their attitude towards each other. He smiled, and, although she tried to frown, she also smiled, for there was something naïve and frank about Otto's smile, which nobody ever thought of resisting. "You see, it was you I followed," he explained; "it was you who came into this house. It could not have been the other Miss Campion, because she did not live here, and I did not follow her here."

"I don't want any flowers that are not really mine," insisted Miss Maud Campion, whose voice had the ringing accent of a strong will inspired by a definite idea of her own rights. "I saw you follow me home that day," she added, with a little droop in her voice and a sidelong look out of her blue eyes. "I looked out — I recognized you at once as the young man I saw in the car."

Otto laughed. "I could not be quite certain which was the house you vanished into," he said. "If it had not been for the name 'Campion' on the ash-barrel —"

Miss Campion evidently considered this word below the requirements of so romantic a situation.

"The ash-barrel!" she repeated, with disdain and a toss of her head. It was evident that she was a spirited little creature, full of movement, vivacity, incessant wishes, fancies, and caprices. Otto began to find her extremely piquant.

"I know an ash-barrel does not sound poetic," said he, "but I was delighted with the discovery I made, and, except for that ash-barrel, I should have been quite at a loss. So I felt and still feel deeply grateful to you for putting your name on that ash-barrel."

"But you do not care now!" said Miss Campion, her eyes sparkling, her lips pouting. "It is nothing to you whether Miss Brown or Miss Jones lives here. You will never walk through this street again, I am sure of that."

"That is for you to say," said Otto, with a crest-fallen air. "If you object, then, of course —"

"Oh, I don't object," said Miss Campion, magnanimously. "It may be a convenient thoroughfare for you."

"But you mean that I can never come to this house again," murmured Otto, smiling into her eyes.

"Not unless you come to see me — me — this actual Maud Campion," said the young lady, who

grew every moment more assured and more entirely mistress of her glances, her smiles, her intonations. "Now you are here," she went on, "will you not sit down? And since you do not care about the flowers," — Otto, in his disgust, had tossed them into the empty grate, — "I will put them back in the vases."

"I will sit down," said Otto, "provided you will say that you have forgiven me."

"It is the other way," said Miss Campion, arch and smiling. "I ought to ask you to forgive me for disappointing you when you wanted to see that beautiful actress."

"I never felt less disappointed in my life than I do at this moment," declared Otto, sitting down opposite the young lady, on a stiff, shallow little sofa.

In fact, he was in excellent spirits. If Miss Maud Campion was not beautiful, she was, at least, exquisitely fresh and youthful, with that delicate prettiness which best reveals itself when looked at most closely. The skin was of waxlike purity of color and texture; the hair fine, soft, and like spun gold in color; the throat, the ears, the hands and wrists were all perfect in their way. All these beauties were, of course, a bribe to Otto's admiration; but, perhaps, the chief ingredient in his present satisfaction was his consciousness of the pleasure she evidently had in his presence. She had thought about him; all these days, her mind had been running on him. She was a transparent coquette, and her little artifices amused him like a bird's flutterings and

manœuvrings before settling to a meal of crumbs which it covets yet half fears to appropriate. She was eager to talk, and a question or two drew out the whole record of her life. She had a father who "kept a store" on Fourth Avenue; a mother, the best mother in the world, but utterly wrapped up in maternal and domestic duties, and four younger brothers. She herself had finished her education at Twelfth Street public school the year before, and oh, how quiet she had been ever since! Her father and mother never went out, and her own friends lived far off, or else were absorbed in their own lives. She made no secret of her discontent; she had thought it would be delightful to be grown up and out of school, but it was inconceivable how dull she found her life. All there was to do was to go shopping — that is, to walk through the shops and look at the beautiful, wonderful things freely displayed. The shops had been, in fact, a liberal education to Miss Campion; and, although she sat at home on a slippery horse-hair sofa, there were few merchantable magnificences with which she was not familiar. Little as she was practically able to profit by her knowledge of Tiffany's cat's-eyes set about with diamonds, Sypher's artistic furniture, Vantine's spoils of India, she was as familiar with them as if she lived in a palace. She had, at least, done all she could in the way of self-decoration, and her dress was a skilful combination of materials. If there were a little too much lace and ribbon, too many cheap bangles, and a superfluous silver dog-collar, for

sweet reasonableness, it must yet be confessed that the whole effect was indescribably pretty and fresh as nature's embellishments in a flower-garden in June. What wonder if these artless confessions of her dulness, of her isolation, uttered in a soft voice, which only now and then betrayed a sharp staccato accent, and made various by artless blushes and smiles, full glances and droppings of the eyes, touched Otto and made him long to give the young girl some little pleasure! When he left her he had promised to come again, and soon.

CHAPTER XV.

NOT A GREEN CHICKEN.

CHARNOCK observed to Miss Florian, one evening, that it had been their habit to take a walk in Central Park at this time of the year, and proposed that they should go on the morrow.

Lucy assented, and it was arranged that, after the walk, Charnock should come back and dine at the house. This was all easy, natural, and familiar. It was reassuring to him to find himself precisely on the old footing with Lucy. For a few days, he had been apprehensive lest his former ease of mind and leisure of procedure should have been spoiled forever. Nobody had been contented to put up with Otto March's absence; Mr. Florian, Mr. Poore, and Lucy herself put all sorts of questions to Charnock about the young man and his sudden change of behavior. Twice they had sent him an invitation, and each time it had been explicitly declined without an effort at explanation, and he had not called at the house even to leave a card.

Charnock had to answer their inquiries as best he might. He, of course, was not frank, and he was conscious that he failed in that easy candor which is the basis of pleasant social intercourse. He hated

not to be high-minded, but, placed in a false position as he was by their questions about Otto March, he was obliged to adapt himself to circumstances; this was his circuitous way of explaining certain statements he felt himself compelled to make. He would have liked to act not only a manly but a chivalrously ideal part. He was a good deal swayed by his feeling for Otto, just as most men were, finding something engaging, even charming, in the friendship of this shy, ardent young fellow. He wished with all his heart he could have fully yielded to the sentiment it inspired. The trouble was, Charnock told himself with some bitterness, he had never been in a position where he could allow himself the luxury of an unmixed emotion. The fault of his half-heartedness belonged to the age he lived in. In other days, a man could afford to love and to marry; to have a friend, and die for him if need be. He could sacrifice himself freely to any feeling and enjoy it unspoiled. But, in this epoch, a man must count the cost before he gives himself away — that is, a man situated as he, Charnock, was situated.

Of course, a rich fellow like Otto March, with a mother ready to lavish half her income upon his least caprice, a partner who complained loudly that he was too economical and ruined their reputation by his parsimony, might be generous without doubts, and throw everything on the hazard of a die without regrets. He might love, he might hate, he might fling himself away. Such generosity, which cost nobody anything, was considered grand by unthinking

people, while a poorer man, who cramped himself, felt the responsibilities of real life, and economized even his impulses, was in danger of being called mean.

Charnock would have repudiated the accusation that he bore Otto March a grudge for his good-luck. He told every one that he was fond of him to an extraordinary degree — that he wasted valuable time in idling away pleasant afternoons in his company. He invariably declared that Otto had every gift which fortune could give him. Perhaps it was in accordance with the spirit of the Horatian advice — when over-successful people are scudding towards their haven, wafted by too propitious gales, they will be wise to take in a reef or two — that Charnock, although he praised Otto, was in the habit of using a depreciatory tone about his tastes, his habits, his likings and antipathies. Lucy began to feel that some mystery lay behind her new cousin's sudden relinquishment of her society. Charnock's look and tone, when

“pronouncing of some doubtful phrase,
As ‘Well, well, we know,’ or ‘We could, an if we would,’
Or ‘If we list to speak,’ or ‘There be, an if they might,’”

were not without their due influence.

Charnock called for Lucy at three o'clock, found her dressed and awaiting him, and they set out at once, taking the street-car to the Park. She was dressed in a plain black silk, a small black bonnet, and a pair of cream-tinted gloves. Charnock could not help perceiving that her beauty came out in

force, that everything fitted, and that she showed from head to foot that peculiar air of distinction which was her attribute. But, all the same, he was not slow to perceive that her gown was a trifle worn on the folds, and that her bonnet was a cheap straw. Nobody looking at her, he said to himself, discontentedly, would suppose that she had as good connections as any girl in New York. It piqued him that she had not made more of herself. A man, he said mentally, may look anyhow, and he loses no prestige; but it is essential for a woman to be always perfectly dressed.

Still, as Charnock was by no means a man who used language as a means of expressing all that was in his thoughts, he remarked, as they entered the Park and turned down the right-hand path:—

“How well you look in that simple dress!”

“It is, as you say, simple,” said Lucy; “and, as you see, it is old. You know, I hate to be fine; besides, I cannot afford to be fine when there is danger of hurting my clothes.”

“I am used to economies,” said Charnock, “but a woman like you should never be cramped by any of those practical considerations.”

“I am in no degree cramped,” said Lucy. “The matter is quite simple. I need, every season, exactly so many gowns of different kinds. I have exactly so much money to spend on them. I spend the money and hang up the gowns in my closet, and never give the subject another thought. I have what I need, and I want no more — I am not cramped, but free.

Nothing would induce me to be under the tyranny of a necessity to run about the shops constantly, and buy all the things that are offered."

Charnock glanced at her meditatively, with his careworn look between his eyes. Let him study her as he would, he sometimes missed the real meaning which lay under her clearest words. He now remembered that she was a proud girl, that she was capable of lofty enthusiasms, and often warmed up conversation with grand phrases. His brow cleared, and he smiled.

"It is not necessary for you to be anxious about dress," he remarked; "your position is so good that it gives you perfect freedom. You are always conscious that you are a Vandewater."

Lucy looked at him, then looked away. There was a little air of mutiny in the way she pressed her lips together.

"Did you ever read the 'Book of Snobs'?" she asked.

"Oh, yes! and I know I am a snob—I am quite conscious of it."

"I hope not proud of it as well," said Lucy, with some archness.

"I'm not proud of anything about myself," said Charnock. "I simply accept my different attributes and characteristics. Few of us are so well equipped with ideas, views, and motives that we can afford to get rid of anything which is a part of our individuality. In spite of the general contempt in which snobbery seems to be held, snobbery comes, after all, from a

love of the best that is done and assumed in the world, from a love of what is preëminent and superior in the art of living. I see nothing reprehensible in liking well born and well bred people better than those who know nothing of the best habits and usages. I like a harmonious, symmetrical art in life and society, just the same as I require it in literature and painting."

"Perhaps I am a snob myself, then," said Lucy, "if to be a snob means that one prefers agreeable people to those who are fussy and pretentious."

Charnock laughed with an air of enjoyment.

"Of course, you are a snob," said he. "A man or woman who is not a snob has no imagination and no ideals."

Lucy looked at him a moment, evidently turning his words over in her mind.

"No!" she exclaimed, with decision; "you are plausible, but you are wrong."

"Oh, I dare say," said Charnock, with the air of a man who concedes a point to a woman because he does not care to be tiresome or dictatorial.

"One should not confuse what is base and noble," said Lucy. "Now, to love the best, to desire it, is a worthy ambition; but to run after people because they can afford to buy the best things and have costlier pictures, thicker carpets, and longer dinners than their neighbors, that is foolish and contemptible."

"Still," said Charnock, "if you are invited out to two dinners, one given by poverty-stricken children of light and the other by lucky children of this

world, who have cut-glass and Sèvres china, which do you choose?" He saw, however, that his words did not suit her, and hastened to add, "Oh, I am only joking; but one feels sometimes how easy and smooth money makes life, and one is a little run away with by a belief in wealth and fashion."

"I myself never like worldly people or fashionable people," said Lucy.

"Come, now, there is your cousin, Mrs. White! I call her both fashionable and worldly."

"No, she is not!" Lucy declared. "Arria is ambitious to set fashions, and has not the desire to be fashionable."

"That is a very nice distinction," said Charnock. "Heaven knows, I prefer to follow other people's fashions! I should not like to be obliged to invent the shapes of my coats and hats. When my tailor says I must have four buttons or two buttons or one button, I accept his decision as final."

"When my dressmaker says, 'It is all the fashion to do this or that,' I say, 'Please, do it the other way.'"

"Not quite that," Charnock put in, laughing. "Have I not eyes? Do I not see what you do? Sometimes women are bunchy, bouffant, overflowing; then, again, they are tied up, trim, and neat. It would never be your taste to be exuberant when other women's outlines were meagre. You simply bunch up to a picturesque degree, or tie yourself to a becoming slenderness."

Lucy gave him a laughing glance. "You seem to

have mastered the subject. Let us admit that we are both slaves to fashion."

"Otto March is the only man I know who really cares what he puts on," Charnock remarked.

"Ah, he also is a slave to fashion, then?"

"He's fashionable — he's very fashionable! The other day I was driving with him and pointed out Murray, who is just back from England, and is called the best-dressed man at our club. Murray wore a suit of checks, and the next day March came to me and inquired whether they were checks or plaids — said he wanted to order a suit like it."

"That is natural enough."

"He is difficult to suit in studs, and has a taste in neckties," proceeded Charnock, as if intensely amused at some recollection.

"Remember," retorted Lucy, with a charming air of malice, "that you have passed the time of life when studs and neckties are a matter of importance."

Charnock felt a little stung by this rejoinder.

"I never was a dandy, even in the flower of my youth," he said, with some heat. Did she mean to reproach him for not being young? "I wonder how old you think I am," said he, gazing at her intently.

"I know exactly how old you are," said Lucy, with nonchalance; "that is, I could tell after a moment's reflection."

"Let us sit down here, and you will have time to reflect," said Charnock.

They had followed the path, through sunshine and

shadow, until they came to a little lake, where black and white swans were dipping their heads and pluming their feathers, and seeming to find entertainment of a high order as they huddled together under the shadow of a clump of hazels. Lucy sat down on the bench, while Charnock walked restlessly up and down in front of her, with an air of having something on his mind. The day was magnificently clear, and the heat in the sun had been extreme. It was a relief to Lucy to feel the coolness. Although October was half gone, almost half of the foliage in this sheltered nook had the emerald brilliance of midsummer. Many of the shrubs, in changing color, had turned an empurpled black, while others were crimson of every gradation of tint, and still more russet, gold, and pale yellow. While some of the trees and saplings had not dropped a leaf, others showed their tapering branches almost destitute of foliage, and here and there a twig held up a single leaf of clear crimson against the sky. Every scale and grade of color toned together in absolute unison, and Lucy gazed with sweet, half-painful joy at the whole picture. Far off in the tender, brooding sky sailed creamy white clouds. The tops of the trees moved gently against the immense sea of luminous ether. The water below not only mirrored the azure, but repeated all the harmony of color where the light fell in floods upon the foliage, giving it gem-like tints. The flawless surface was like glass, except when now and then a swan dipped his head and made a tremulous ripple. The stillness was unbroken except by the

occasional note of a cricket, or a fresh, vibrating rustle which ran through the leaves and branches.

Tired of the silence, Charnock looked at Lucy, and perceived that she was gazing at the sky, and smiling as if at some delightful inward vision. He took a seat beside her.

"Have you fully reflected?" he asked.

She transferred her attention to him, and summoned back her ideas. She was thinking of something quite different.

"I have known you five years," she said, "and when you first began to come to our house you were twenty-six; accordingly, now you are thirty-one."

"Yes, thirty-one! I waken out of a sound sleep at night shivering at the thought that I am thirty-one, that my youth is over, that I have made no success in life — that I am a failure."

Lucy looked at him with an expression of absolute sweetness. "Don't say so," she said, with a strong impulse. "It is not true. You are not a failure."

"I keep so poor — I can't get rich."

"You are not poor. You make a fair income."

She came to his rescue with such sympathy and such spirit, she repelled with so much feeling the imputation of his incompetence and insufficiency, that Charnock's whole conscience was stirred. She was flushed with the heat, with the animation of her own thoughts, and at this moment her beauty was magnificent. Ah, thought Charnock to himself, this is indeed a woman whom a man might be proud alike to show to the world and exultant to possess in his

own home — a beautiful woman, a gentlewoman, a good woman, not grasping at riches, not corroded by worldliness, not vain or foolish; and he loved her. Why not say, "Be my wife, Lucy," and bind her to him and to his interests once and forever? He was committed to this course, and it was above all others the course he longed to pursue. Otto March never met him without an interrogation in his eyes, without watching for some sign which was to proclaim him an engaged, a happy man. Charnock had determined not to let himself be hurried by this waiting attitude of Otto's — still, when the right moment came, it was, of course, his intention to declare himself. This, certainly, was a propitious moment. Lucy's glance and tone had fired him. He felt fully convinced that she would not reject him. The thought shot lightnings through his veins that, let him open his lips, and in five minutes he might be free — in this solitude, where no human eye was upon them — to clasp her in his arms. Once given up to this current of strong feeling, he had no doubt of his own satisfaction at his course. He was not cold, his ideas were not sluggish. Let him once put his lips to hers, and he would become a very demon of an ardent lover. His destiny would be settled at once. They would be married; she would be a charming wife, never too compliant, never anything less than elegant, coquettish, requiring a man's full homage. She exactly filled his requisition of a woman. If only the thing were done — if he were across the Rubicon, if he were not compelled to

make up his own mind, choose his own words, and accept the logical results of his own impulse! He hated to be unwise by premeditation; he was ready, at this moment, to commit the wildest folly, only he could have wished that he felt he had no other course. "Shall I? Shall I?" he said to himself, fidgeting about on the bench, biting his lip, frowning, and wishing that Fate would interpose and end the struggle. He had kept his eyes fixed on Lucy's face, but now looked away beyond the water, at the clump of birches on the opposite shore, which were tremulous in a breeze that nothing else seemed to feel. Oh, for a sign out of heaven which he might obey! Across the lake the water-fowl were beginning to separate and to swim about. The black swans had arched their glittering necks, with the air of serpents about to strike; while the white ones had paddled away to a little distance. They were all about to change their place. "Now," said Charnock to himself, "if a white swan moves first, I will speak — if a black one, I will be silent." He said this feeling certain that the white swans would be the first to cross the pool. Passion, hitherto pressed down and held in place by a strong will, swelled within him. He acknowledged, with sweet torment, his unquenched thirst for happiness. She had said to him softly, with a smile, that they had known each other five years. Five years! And was a man to be like a stone under the influence of five years of such an intercourse! Even a vegetable grew, developed, flowered, fruited, felt the fire and dew

and frost of the changing seasons — *lived*. And at this moment Charnock knew that he too lived. Did he not love this girl! Had he not loved her from the first time he saw her! Had he not linked the thought of her with everything he had enjoyed! And yet their hands had rarely met. It was a part of her breeding to be a little strange and unfamiliar. Now, a subtle fire ran through his veins, and he longed to touch that hand. He kept his eyes fixed on the swans. His lips almost moved in supplication that the white swan should move. And suddenly, like the answer to Elsa's prayer, a white swan shot rapidly towards him. .

At the same instant, the clock-work of Charnock's brain suffered a reverse impulse, and turned in the opposite direction.

Was he or was he not a foolish slave of passion to put his whole future on the die, and trust to an accident like that to decide his course? He had suddenly remembered that, at present, he was not free to make any sort of engagements. He had just embarked in a speculating operation, of which Ellery Kendal was a chief promoter, which, if successful, would give him some thousands, perhaps tens of thousands of capital, and if unsuccessful, would sweep away half his savings. He was a little superstitious, and would have believed it to be a bad augury to have too much depending on the fate of the Consolidated Eureka. As a single man, no matter in which way the affair turned out, he could bear it; but with marriage in prospect, a failure would

have killed him. This thought annihilated passion at a breath. He felt as if he had escaped a danger.

"I wish," said Lucy, breaking the silence, "that I had brought some bread for the swans. I intended to do so, but quite forgot it."

Her perfectly natural tone relieved any apprehension of Charnock's. She had evidently been unconscious that her whole destiny depended on his decision in that brief interval.

"Shall we go on?" she asked, and rose at the moment.

Charnock followed her movement.

"I shall always remember that bench and the quarter of an hour we spent there," he said, with an air of peculiar significance.

"It is a pleasant, dreamy place," said Lucy; "but I am sorry that I did not bring some bread for the swans."

She moved on so swiftly that Charnock presently begged her not to be in such desperate haste. At this appeal she turned with an indefinable smile, as if she were laughing at herself, and asked his forgiveness. She began to talk, not about her own doings, nor in the intimate vein which was habitual between the two, but on larger topics: English politics, the last threat of Russia; she gave an account she had had from the Adam Vandewaters of their visit at the Isle of Wight. She talked admirably, but Charnock felt at a loss; it was as if she were putting him at a distance, making a stranger of him. She met his look with entire frankness, but he fancied that

there was something enigmatic in her expression. And she wore an air of radiant high spirits, as if exulting a little — as if she were rallying her forces after a sudden panic. He could almost fancy, at times, a satirical meaning in her glance and smile, and he felt vexed and dispirited. If he were silent, she had a flow of spirits and talk enough for two; if he met her remarks with argument or repartee, she found his words a pivot for airy fun and mockery.

“Women are baffling creatures,” he remarked, finally. “I don’t begin to understand what stuff they are made of.”

Lucy laughed. “That is what cousin Van says — that they always remind him of Théophile Gautier’s parrot. Do you remember the story?”

“No, I do not remember about Théophile Gautier’s parrot,” said Charnock, in a dull voice.

“Gautier brought home a green parrot, and introduced it to his favorite cat, who looked at it with delight and surprise. ‘Evidently,’ said the cat, ‘this is a green chicken.’ Now, a green chicken was, to be sure, a rarity, but a chicken of any color represented to the cat a meal at once delicate and satisfying. She was about to pounce on her victim when the parrot, perceiving its danger, exclaimed, in a deep and solemn voice, ‘As-tu déjeuné, Jacquot!’ The cat fell back as if struck by lightning, and stared at the bird, who went on, ‘And on what hast thou breakfasted? On the king’s roast beef.’ This was too much for the cat, who murmured almost audibly to her master, — an expert in cats’ language,

— ‘It is not a chicken ; it is, in fact, a monsieur ; it talks ! ’ ”

Charnock burst out laughing. His face was crimson, and he could not have met her eyes at the moment, yet he was more amused than embarrassed. Exactly what degree of moral she had put into her fable he could not be certain. He knew that she had not only plenty of native woman’s-wit, but abundant knowledge of the world, and she evidently had to some extent followed his thoughts while he sat beside her on the bench. She had, no doubt, resented his imposing upon her a rôle which left her at his mercy, and he strongly suspected that what she now meant to say was, “I am not a puppet — I am a woman — I can hold my own.”

What impelled Lucy at the moment was something more and less than Charnock imagined. Her whole womanly consciousness had suddenly been invaded by a realization that her friendly intimacy with Charnock might have bound her to obligations which she would find it not only unacceptable but impossible to discharge. She had felt a tumultuous rush of sensations, and for a few moments had been indignant not only with him for his lover-like assumptions, but with herself for having so unguardedly given him this opportunity. She was now moved by an eager wish to atone for her indiscretion. She felt a kind of triumph in the idea that she was still mistress of her own fate, and she walked on air.

They had been ascending a little eminence crowned with a pavilion embowered with vines. Just as

they reached the crest of the hill, Lucy, happening to glance back, paused to look at the pretty scene spread out behind them. The sun was going down, and, in the distance, hazes were gathering, which were inundated by the waves of light from the straight, low beams, and added every vibration of rich color to the already brilliant landscape. Turning away from the summer-house, they had not observed that some one was entering, but, now resuming their walk, they found themselves suddenly face to face with Otto March, who had been searching the place and had just picked up a lace scarf which lay on the ground.

"Why, March, is that you?" said Charnock.

Otto did not speak, but, baring his head, bowed low to Lucy, who was struck by the expression of his face. She had of late nursed hard thoughts of him, but the melancholy fire of his eyes startled her.

"How do you do?" she said, softly, and held out her hand. "We have not seen you for a long time," she added, with a kind look.

Otto saw the irresistible logic of the situation, and Lucy's "*We*" was powerfully suggestive to his far-reaching thoughts.

"I have been — I have been — busy," he muttered. "I see Mr. Charnock almost every day," he added, with a glance at her companion, and a poor little smile.

"Mr. Poore and my father both miss you," said Lucy. "We have been playing the Kreutzer sonata, and we have wished you were there to hear us."

"Oh, I thank you!" said Otto, cordially, but with an air of not knowing quite where to look nor what to say. "Charnock," he added, with the petulance of a naughty little boy, "you ought to be able to appreciate Beethoven."

"Well, yes," said Charnock. "I always say that a successful man cannot understand Beethoven. A rich man cannot enter into the Kingdom of Heaven, it is said."

"I always thought," said Lucy, "that that text had given poor people a great many happy moments. 'You have your good times now,' they remark to Dives, 'but by and by we shall enjoy our turn at luxury and ease.'"

"Poor people get some of their coveted rewards here," returned Charnock. "I said to Kendal, the other day, that a really successful man could not love a woman as an unlucky one could."

"I am sure Mr. Kendal had his own opinion as to the privileges of successful men."

"He replied that a successful man could make a woman vastly happier than an unsuccessful one — that he always pitied the wives of care-ridden men. These disappointed, unlucky brutes, with their capacity for deep feelings, he declared, always reminded him of what the Boston wit, Tom Appleton, used to say about English people who piqued themselves on having a warm, glowing heart beneath their frigid reserve and unpleasantness. 'It is just like a bear,' said he; 'a bear who, when accused of being rough, puts his paw to his breast and says, "'Aven't

I my *hointment* !” “Yes,” we retort, “you ’ave your hointment, but we don’t care about your hointment. What we do mind are your infernal claws, which stick into our faces !” ’ ’ ”

Lucy laughed, and glanced at Otto, expecting to meet his look. They were walking down the hill, three abreast, Otto on her left and Charnock on her right. It was impossible not to perceive that from the moment Otto joined them Charnock had put on quite a different air, had grown alert, and seemed to enjoy brilliant ease of mind, while the younger man, at first embarrassed, had become reserved, then morose, and now looked almost fierce. At this moment his expression startled her. His eyes were half shut, and menacing; his brow was puckered into a frown, and his mouth was scornful. It seemed to Lucy that he had no consciousness of her presence or of Charnock’s attempt at pleasantry, but that some conflict of mind was going on within him, with which neither of them was concerned.

There was a moment’s silence, and by this time they had reached the foot of the hill and were approaching another of the miniature lakes in the Park, where a pleasure-boat was drawn up to the bank. In the stern of this sat a very young and very pretty girl, who had been watching the descent of the party, probably with some impatience, perhaps even with some jealousy, for, the moment they were within reach of her voice, she called imperiously :—

“Did you find my fichu, Mr. March ?”

Her appeal roused Otto from his rush of bitter

thoughts. He looked down at the black lace he had crushed into a shapeless wad in his hand, shook out its folds, then glanced at Lucy, and raised his hat with an air of high ceremony.

"I am so happy to have met you," he murmured, almost under his breath, nodded to Charnock, and, drawing back, allowed them to pass before him; then, with a single bound, gained the boat, and jumped in, at the same time baring his head and offering the lace fichu to the young lady waiting for him.

Lucy's quick eyes took in the whole meaning of the situation at a glance. She appreciated the piquant prettiness of the young girl, her air of high fashion, and the ease with which she appropriated the attentions of her companion.

The boat was pushed off, and Charnock and Miss Florian passed rapidly on, without a backward glance. Lucy was tingling with some indefinable emotion.

"I wonder who that pert, gayly dressed little creature is," said Charnock. "I saw her driving with March yesterday."

"So that is where he is," said Lucy, in a voice of intense and painful conviction.

"He is here, there, anywhere — just where his fancy leads him, I suspect," said Charnock.

"She is pretty," said Lucy, thoughtfully; "but that sharp, rude voice betrayed her. How can he run after such people?"

Charnock shrugged his shoulders.

"As you said a little while ago," he returned, with

a half-amused glance, "your cousin Otto is young. He is also new to New York, and I don't think —"

He paused, as if disinclined to go on.

"You do not think what?" said Lucy.

"I don't think that he is inclined to be over-particular in his choice of amusements," said Charnock, with an air of making a reluctant avowal.

The young lady in the boat was Miss Campion; and, as soon as Otto took up the oars, she said, in her soft, petulant tone. —

"You were gone a long time."

Otto still looked disturbed. "I did not intend to delay," he said. "All I did was to go back to where we were sitting, and pick up your scarf. But, meeting some friends, I could not run away from them."

"They were both your friends, then," said Miss Campion.

"They are both acquaintances."

"I thought perhaps the lady was your mother or your elder sister," said Miss Campion, with a little laugh, "for she looked at me as if you were her property, and she was afraid I was running away with you."

Otto gave a short, dry laugh.

"I assure you," said he, "that she is neither my sister nor my mother, but a very young and brilliant young lady, who is quite indifferent as to who runs away with me."

"But not young! She is not young!"

"Oh, yes, she is young," affirmed Otto. "She may be a year or two older than you, but anybody can afford that and still be young."

"She looked to me old, quite old," said Miss Campion, with a toss of her head. "And I never should have supposed she was a brilliant young lady. She was not at all well dressed."

Otto could not help being amused.

"You know about such things, and I know nothing about them," he said, good-naturedly.

"Is she rich?" demanded Miss Campion, for she saw a change in her companion's manner, and felt aggrieved.

"Probably not very rich."

"Does she move in the first circles?" This was a favorite phrase with Miss Campion.

"Yes," said Otto, dryly, "any one can see that at a glance; she belongs to the very best society."

"She is engaged to the young gentleman who was with her, I suppose," Miss Campion now remarked, resenting the advantages of this haughty young lady who had looked at her for one instant, and longing to plant a little arrow in the heart of Mr. Otto March.

To her surprise and relief, he replied, quietly:—

"Yes, she is engaged to that gentleman."

Miss Campion was at once in the highest spirits. She effervesced with fun and sauciness, and ran through her whole *répertoire* of fascinating caprices. She tipped the boat and shrieked, she bared her waxen hands, dipped them in the water, then complained

that her morsel of a handkerchief was not large enough to dry them, and allowed the young man the privilege of wiping them on his own ample square of cambric.

Otto had seen a good deal of Miss Campion of late, and there had been times when similar transparent coqueties had not been lacking in piquancy and even charm. To-day he found them irksome.

CHAPTER XVI.

“TALK IS TALK, BUT MONEY BUYS THE LAND.”

“I HOPE you are not making a fool of yourself about any woman,” Kendal said to Otto, a few days after this encounter in the Park.

“I hope not,” answered Otto, coloring angrily.

“I hear that there is a very pretty girl — ”

“Who told you? Charnock?” demanded Otto.

“A little bird told me. Everybody knows everything about a young fellow like you. Don’t be annoyed at my alluding to it.”

“I am not annoyed,” said Otto. “That is, I was annoyed to think of Charnock’s tattling about me. I have no objection in the world to tell you that I have given a sweet, pretty little girl half a dozen drives. It was a chance acquaintance; I found her lonely, dying for amusement, so I — ”

“Exactly,” said Kendal. “You don’t intend to marry her, I suppose.”

“Marry her! The idea is absurd!”

“I’ll bet you ten thousand to one that the girl already sees herself in imagination Mrs. Otto March, with a house on Fifth Avenue — carriages, toilets, balls in abundance, and all society at her feet.”

Otto made an exclamation.

"It is entirely natural," Kendal went on. "She has nothing else to think about — so she allows her fancy to be captivated by the idea. Besides, it is what happens in all the novels. It is not fair for you to blight her foolish fond little heart. Not that I care about her — I simply wish to warn you that attentions to women soon get a man into a vicious circle, out of which there is no way but by breaking it rather rudely."

Otto, at first abashed, gazed at Kendal with an expression like a child's who is confronted with some misdeed committed unconsciously. He tried to remember if he were actually at fault. His bewilderment and speechlessness were a comic display to Kendal, who continued, without waiting for an answer : —

"I don't mean to accuse you of any sort of bad intentions. I simply warn you that a young fellow may lay up heavy retributions for himself by believing that a woman speaks the same language that he does, listens with the same ears, and looks at things with the same eyes."

Otto had rallied by this time, but, having no answer ready, he looked at Kendal and smiled.

"Oh, I am all right !" he exclaimed.

"I am glad to hear it. See that you keep all right. A while ago, seeing you absent-minded and melancholy, do you know what I thought about you ? — that you were in love with Miss Florian."

"Kendal," said Otto, still smiling broadly, "you know too much. I have no chance."

"Come, now — you were in love with Miss Florian!"

"Miss Florian is engaged to Charnock."

"Nonsense!"

"I tell you she is engaged to Charnock!"

"I don't believe it! What authority have you for the statement?"

Otto's face showed a slight quivering of the lips, betraying an internal spasm of strong feeling, kept down by self-control.

"My own eyes and ears told me the story," he said, in a low voice.

"They misled you," said Kendal, with decision. "I have *my* own eyes and ears to go by. Charnock is not engaged to Miss Florian. I see him constantly, and he would betray himself in a moment. I tell you you are mistaken."

Kendal spoke with a subdued vehemence; although he denied the fact of Charnock's engagement, it seemed to Otto that he was simply refusing to accept the idea of a catastrophe which put an end to his hopes. "I will find out!" he added, almost fiercely. "I am certain that Miss Florian would not accept Charnock. I don't think it is her present intention to marry anybody."

Otto said to himself that Kendal, for once, betrayed his own secret, instead of reading other men's and holding his individual thoughts in reserve.

"What is the population of New York, Kendal?" he asked.

Kendal told him, and asked him if he were going

in for statistics ; but Otto only laughed. It seemed to him one of the many singular facts of existence that, in a city which numbered a million or so of human beings, Charnock, Kendal, and he himself should all alike have come under the charm of one girl.

As for himself, he gave up the struggle. Lucy could be nothing to him, and he must otherwise expend his capacity for love. He was not in the least degree in love with Miss Campion, and in future, thanks to Kendal's hint, he would be a little more discreet. This irresistible *élan* must manifest itself somehow. Otto was conscious of an incessant metamorphosis of the moving impulses within him. In the absence of any imperative claim on the practical side of his mind, he was in danger of being intoxicated and carried away by any influence which helped to lift his daily average of enjoyment. He was becoming interested in financial matters, or, at least, he was becoming intimate with certain large operators, one of whom happened to be the most conspicuous man on Wall Street at the time. This was Colonel Carver. He was a comparative stranger in New York, although he had begun life at the East, had been educated at Harvard, then had gone to Arizona, and thence to San Francisco. It was reported that he had returned to the East to get control of the northern branch of one of the trans-continental railroads, and that he was looking for a favorable moment to offer fifteen millions, in a lump, for the road and its franchises. It was well known

that fifteen millions were a small matter to Colonel Carver, who had half a dozen silver-mines, and square miles of real estate, and had had his finger in every successful financial scheme in San Francisco for the past ten years. He had gone on making millions and millions, and each succeeding year had entrenched him stronger in his power and influence. He was well known in New York, by reputation. Half a dozen of the best brokers in the Stock Exchange had done business for him for years, by mail and telegraph.

Otto's acquaintance with the great operator began by Colonel Carver's walking into his office, one day, and inquiring for Kendal. Otto looked up, and saw a tall, broad-shouldered man, with a smoothly shaven and rather handsome face, his hat set on the back of his head, and one hand in his pocket. He was chewing a tooth-pick, and looked the picture of ease and good-nature.

"Kendal is out," said Otto, "probably at the Exchange."

"No, he ain't there," said Colonel Carver; "I was looking for him. I want to ask him about the Consolidated Eureka. Somebody advised me to buy a few shares, so I came to talk the matter over. I like to know the man who is behind a scheme. Don't you?"

"Now I think of it, I do," said Otto. "Sit down."

"I will," said Colonel Carver. He took a chair opposite Otto at the table, on which he cleared a place for his clenched fist to rest; he tipped his hat

a little farther off his head, and careened his chair till it stood on its two hind legs.

"I knew an old sea-captain once," he went on, "who was invited to go over one of those famous iron gun-boats invented during the War. He was shown all the machinery, all the different arrangements; saw how the steam was got up, and how the guns were fired, and how the battering-ram worked. In fact, he visited every corner and cubby-hole in the whole confounded iron tub, looked at everything, sometimes asked a question, but made no observations till he came on deck again. 'Well,' said he, setting his cane down hard, 'I've been over your new-fangled craft, and now I want to see the d—d fool who is going on her.'"

Otto roared with laughter.

"She went to the bottom on her trial trip," said the Colonel.

"The Consolidated Eureka won't," said Otto.

"What do you know about it?" asked Colonel Carver. "Are you Kendal's partner?"

"I am supposed to be," Otto remarked; "but I am not an influential member of the firm."

"Oh, I know. You put in the money; like the main-spring of a watch, you carry on the machinery," said Colonel Carver, who made these personal allusions with an off-hand and absolutely candid manner, which disarmed his personalities of any suspicion of rudeness.

"I had to put in a little something," said Otto, "having neither brains nor experience!"

Colonel Carver brought down his clenched fist on the table with an emphasis which made everything vibrate. "Gentlemen," said he, with an air of intense judicial gravity, "gentlemen, talk is talk, *but money buys the land.*"

This was one of Colonel Carver's favorite phrases, and, like several others of his phrases, was soon to become familiar to speculators on Wall Street, and was indeed not without its influence on events. As to what its exact point and significance might be, people differed in opinion. But when the Colonel brought down his clenched fist and thundered out, "Gentlemen, talk is talk, *but money buys the land,*" it was generally conceded that his speech was the outcome of an experience that allowed him to crystallize the principles which actuate society in one brilliant axiom.

Otto was much diverted by his new acquaintance, who, without showing any eager curiosity, put a good many pertinent questions, and made even more pertinent comments on men in Wall Street and their doings. He sat tilted back in his chair, chewing his tooth-pick, his vague, sleepy gaze travelling about the office, while he brought up, one by one, the various operators who cut the most striking figure in the board room, and in a single sentence summed up their chief characteristics. Otto enjoyed the novel experience of having the sordid, petty squabbles, competitions, and trickeries played over by a racy and humorous fancy. He answered all the Colonel's sallies in a gay vein, and even incited him to go on,

drew him out respecting the incidents of his own career, and, in fact, in the three-quarters of an hour which passed before Kendal turned up, established a reciprocal intimacy with the great capitalist, and felt as if he knew him far better than Cadwell, Vance, Rawdon, or any of the men who dropped in daily to chat and pass the news of the town. The truth was, doubtless, that Otto was flattered. Colonel Carver allowed nothing to pass—he found no remark uninteresting. In talking with Kendal, Otto often felt his most intelligent judgments lose all their point when they were received with a shrug of the shoulders or an air of exasperating politeness. But with the Colonel his most careless remarks were accepted as clever intuitions, and his efforts at being humorous brought out a lively twinkle of the eye and a curve of the straight, well cut lips.

Kendal, when he came in, was not ill pleased to find Colonel Carver waiting for him with an air of being at ease in agreeable company. He had been watching the Colonel's course with deep interest; for a man on the lookout for contracts, with the reputation of having untold millions to back them up, influences the imagination even of the dullest. Whether the capitalist's visit to the office of Kendal & Co. was the result of chance or design, whether his projects were matured before he met Kendal, we will not pretend to decide; but the moment they did meet, each man's spirit seemed to strike fire from the other; each felt, doubtless, that the other "answered a long felt want," as the advertisements say. The

Colonel was modest; he did not brag of his silver-mines, and seemed to be entirely unconscious that he was a conspicuous figure, and that, in all the gossiping places in New York where men congregate to talk about stocks and trade, there were stories about his wealth, tributes to his sagacity, and guesses as to what his present business might turn out to be. He cut no dash, and seemed in no way to challenge attention. He confessed that he had a little money to do something with; he should like, he said sadly, to lay it up in the Kingdom of Heaven, where stocks were not corrupted by shrinkage in values, and speculating thieves could not break through nor steal. But, then, he never had been able to get into direct communication with the Kingdom of Heaven, and he was unable to put the strictest confidence in those men who claimed to be Heaven's representatives, and held out missionary boxes and the like. Accordingly, failing the best security, he had come East to look about him a little, and see what resources Wall Street could offer.

Something had always guided Kendal safely in his intuitions concerning the men he had to deal with. He liked the Colonel from the outset, but he watched him narrowly, and, for a time, thought more than he told, and listened more than he thought. Certain little bristling idiosyncrasies seemed to reveal the Colonel's character: he had an abrupt way of speaking and going to the point, regardless of plausibilities and politenesses; at times, he was full of jokes and fun, and, again, could be passionate and

solemn ; when he was roused, his voice was quick, his accent peremptory — at such times he wanted others to obey promptly, but he also obeyed, and had evidently a pleasure in being governed by consistent rules. Kendal's native mother-wit, which always helped him to seize a favorable moment and profit by every chance, would never have let him throw away such an opportunity for the Consolidated Eureka stock, which, already on the rise, now went up with such a bound that even Charnock, whose investment had not been large, might have cleared a thousand dollars in one morning, had he chosen to sell.

Colonel Carver always came into Kendal & Co.'s smiling. He liked both members of the firm, made a sort of pet of Otto, and had a clear admiration for Kendal's nerve, his dauntless front, and his habitual success. Boldness, the Colonel declared, was half the battle. If a man had a point to carry, he must never take anything except success into account. Still, although he recognized a master spirit in the young broker, he believed he could put him up to a few wrinkles, and, indeed, in less than a month, Kendal had made handsome profits by acting on Colonel Carver's advice. Indeed, it was not long before all Kendal & Co.'s operations were supposed to be guided by the millionaire, who had plenty of shekels in store, and gave him *carte-blanche*, backing him up to any amount. Everything Kendal did succeeded, and, really, it would have been absurd and a wanton tampering with opportunity if anybody who

wished to turn an honest penny had not put something into the Consolidated Eureka, the Northern Branch, or the Jupiter Lode. Most of the people we have met with in these pages showed themselves not averse to inflating Kendal's balloon. Otto, who at first looked on and wondered, began gradually to warm into honest admiration of his partner's sagacity.

“Talk is talk,” the Colonel went on saying, “talk is talk, *but money buys the land.*”

CHAPTER XVII.

A FASHIONABLE COUPLE.

THERE were few experiences out of which Mrs. Archibald Brockway could not extract amusement, but she had not for a long time been so much diverted as she was by her apparent conquest of Clayton White. He attended his wife's teas, sat by Mrs. Brockway, walked home with her, and often stayed to dinner and spent the evening. He gave her tickets to theatres, operas, and concerts, and made a point of joining her there. He sent her new books, and whole sheaves of periodicals, from every quarter of the globe, found their way to her tables. Once or twice he had looked in at a florist's on Broadway, and thought of offering a bouquet; but Clayton White was not indiscreet, and knew where to draw the line. Still, infatuations grow by simply being permitted to stand, instead of being rooted out; and, once permitting himself to transfer his homage to a younger and a prettier woman than his own wife, he was sometimes astonished to find that he was influenced by a glow of feeling he had not for a long time experienced. There was an element of unexpectedness and novelty in his intercourse with Mrs. Brockway, which set his brain and his tongue free!

Under her sway, he did and said things he thought never to have said and done; a new sense of enjoyment seemed open to him, and new avenues of social life and interest.

There was no harm in it — how could there be any, when Arria and Fanny were on the most affectionate terms? They met and parted with those cheek caresses which women call kisses. Arria praised Fanny's new bonnet and pelisse, and Fanny was loud in her praises of Arria's social successes. Clayton knew his Thackeray by heart, and remembered the little poisoned arrows which Mrs. Rawdon Crawley knew how to implant in Amelia's tender breast. He rejoiced in these signs of entire amicable feeling between Arria and Fanny. Arria had never, in fact, been in higher spirits than now. She came down to breakfast in coquettish little caps; she wore the jauntiest little gowns. Clayton observed these caps and these gowns. He did not usually breakfast with his wife and daughter; his hours were late, and his habits leisurely. It was evident to him, however, both from Arria's costumes and from the sounds of voices and laughter which floated up from the breakfast-room, that the master of the house was not missed. In fact, when occasionally he intruded on the party, it seemed to him that his presence cast a damper on the high spirits of the others. There was nothing so exasperating to Clayton as to hear allusions, coterie phrases, catchwords, of which he did not know the secret. "You know, cousin Otto, what I was saying to you this morning," was a phrase per-

petually on Arria's lips. Of course, there was no harm in this; but Clayton said to himself that Arria's manner to her "cousin Otto" would have aroused indignation in a less philosophical husband than himself.

There could be no doubt about it, they had become a fashionable couple. Once he had declared, with conviction, that rather than be fashionable he would be a social pariah. But, having become fashionable through no fault of his own, he did his best nowadays to play his part gracefully.

Arria, meanwhile, was not so philosophical. She was in a maelstrom of feverish ideas, wishes, and energies. She had counted on leisure and peace of mind when she had a little more money, and she felt bewildered by the fact that nowadays she was always feverish and anxious. Everything was going to be so easy, instead of which she felt more and more an incessant compulsion to press on, to challenge admiration, to conquer by sheer force of energy. Formerly she could at least rejoice that her labors had a disinterested aim, that her sole effort was to please a critical, fastidious husband. Nowadays he looked at her with an ironic smile, treated her as if her interests were separate from his own. If she asked his advice, his reply was a wave of his hand, and a "Do as you think best." He had his own amusements, and he seemed to take it for granted that her scheme of existence no more included him than his included her. At first, Arria was not jealous of her cousin Fanny. Everybody knew what Fanny Brockway

was — a woman who had never in her life cared for anything but herself; for whom there was no coercion in duty, no inspiring thought in religion; who wasted her husband's substance in luxury and self-indulgence; who never opened a book; who was actually the stupidest woman on earth, yet passed for a wit, because she said whatever came uppermost in her mind, defied all rules of politeness, above all gloried in telling everybody what other women would have been ashamed to confess. It is true, she was pretty, and was always consummately dressed, not by her own taste or skill, but because she went to the best dressmakers, reckless of expense. This was the woman that Clayton White was running after, Arria said to herself — a woman who, if married to him, would long ago have brought him to shipwreck; who, instead of giving him his present position, would have cost him the good name he held so dear.

Arria rose to magnanimous heights of renunciation; she declared to herself that she would not seem to observe, that she would not seem to care; she would go on being a good wife and a careful housekeeper; she would do her own duty. But she felt the need of a little help — a little sympathy; so she turned to Otto. Otto was her cousin; indeed, her relation to him was a *quasi*-maternal one. She had from the first entered intimately into all his interests. She wanted him to be comfortable, to be amused, to have the right sort of friends, the right tailor; she was full of tender solitudes about his making the best use of his opportunities with Kendal.

She wanted him to tell her everything, and she fully believed that he did tell her everything. But when is a young fellow of twenty-four or five wholly candid? She took him out with her when she went to the theatre; in fact, when she looked up or down the house, and saw her husband with Mrs. Brockway, Otto was in general dancing attendance upon herself. She interested Otto in all her social schemes; she gossiped to him a little, in order that he might understand the characteristics of certain people. She interested him in her views about Ethel, — for Otto was fond of Ethel, and did not altogether approve of her bringing-up, — and she made it clear to him just what a struggle her married life was; how much she had sacrificed, how incessant her efforts had been to please her husband, whom she praised effusively, and at all times vaunted as the cleverest man in America.

Otto had a clear appreciation of Arria's tact, charm, and cleverness. He admired her housekeeping industries; the wit and intelligence which she spent alike on small and laborious ingenuities and her highest efforts. Duty was duty to her. It might take the shape of seeing that her cut-glass had the highest polish, or that Ethel took a prize at school; that she made her husband comfortable and happy, or found out the secret of some rissoles of chicken she had eaten at a dinner, and which had aroused her envy. There was never a pause in her ceaseless round of occupations; every thought in her head was about some new and clever effort, which she hastened

to put into execution. All she cared about was success, and to achieve success she expended all her vital force. Otto often wondered if Arria could ever have sat quietly before the fire, and made herself happy dreaming about Ethel and her husband, as his own mother dreamed about him.

Ethel was precisely like her mother. She mastered by instinct all the little arts in which women excel. She knew how to dress effectively; how to let her braid fall over one shoulder; how to look out of the corners of her eyes, with a smile on her lips. At the least opportunity, she talked to any man who presented himself, with the air of a finished coquette of ten years' experience. It sometimes seemed to Otto that the child had no sincerity — that she was all affectations and phrases; then, again, he believed that somewhere, pressed down, hidden, crushed out of sight by worldly example, she had intense feelings, and that her precocious tricks, her mimetic displays, came from a clear artistic tendency, and her irresistible craving for artistic representations.

She had a passion for opera and theatre.

"Oh, dearest, sweetest, best mamma," she would say, "I want to go to *Die Walküre* Friday night. Papa can get us a box." Arria would tell her that the law was laid down; she could only attend matinées.

"But *Die Walküre* is never sung at matinées," she would insist, "and I must hear it. I shall die of disappointment if I do not hear it. The girls say that Lilli Lehmann is divine in it; and I would not miss it for the world." Then she would appeal to

her father. "Say I may go, papa. I assure you I will sing you all the airs afterwards — I will act it all out. Oh, I promise you that I will amuse you. Let me go with you and cousin Fauny Brockway. I know you will go with her."

"No, I shall not let you go with Mrs. Brockway," said Clayton, smiling. "You may go with your mamma, if she chooses. You shall have a box, and invite your cousin Otto. What are you doing, Ethel? Arria, what antics you allow in that child!"

"I am jumping for joy, papa," said Ethel. "Oh, best, sweetest mamma, I want to wear my new white dress, and my hair floating. I hate my hair in a pig-tail, and cousin Otto likes it best loose on my shoulders. May I sit in the front of the box, with him? Oh, I am so happy — so happy — so happy! — Feel my heart, how it beats!"

Then, at the opera, the child saw and heard everything — the singers, the scenery, the people in the boxes, a magnificent gown of cloth-of-gold; a woman painted up to the parting of her hair, her face looking as if the skin would crack if she smiled; a young man with a collar so high that he was obliged to turn himself fully round in order to answer the questions of the lady behind him. Her comments were a mixture of intelligence, enchanted childish enjoyment, satire, mimicry, and triviality.

She cried at the beauty of a scene, then burst into hysterical laughter because the tenor, in a moment of abandon, took a step backwards and almost upset one of the chorus. She was carried away by the

music, yet never lost a sense of the becoming; she constantly wrinkled her yellow gloves around the wrists, and put her hands to her hair to make it fluffy. She saw the weak and ridiculous side of things so keenly that her mother could not repress a smile, but was conscious that, had she checked her, she could not have retarded her perceptions. The child divined everything. She had caught up phrases, euphemisms, at first without comprehension, then, by dint of a retentive memory and keeping her ears wide-open, she had surprised the secret of the stereotyped formula, which at once expressed and concealed the meaning. She was at once too sophisticated to obey and too clever to be disobedient. She had no respect for anything, no belief in what she did not herself see, hear, touch, and taste. She had, on occasion, aired her father's opinions, and had swelled with vanity when her cleverness was applauded, so that she appreciated his superiority; and she fairly worshipped her mother, realizing that she had surpassing elegance and *chic*, and was an example to be followed at every point. She admired her cousin Fanny Brockway, but had of late begun to dislike her, because she saw that Fanny not only wanted her papa, but her cousin Otto. Ethel was heartily fond of Otto, and her highest ambition was to please him. Nobody was so handsome; nobody dressed so well. He wore the most beautiful neckties in the morning, and in the evening was divine in his dress-clothes.

In fact, seeing the little girl's infatuation, Arria

had already said to herself that four years hence Ethel and Otto would be exactly of the right age to fall in love with each other.

Otto had sometimes felt very tender about Ethel, who clung to him with caresses and protestations of affection. He felt as if he should like to carry her away from this feverish, glittering life, and put her down in some quiet place, where she might forget self, become absorbed in realities, and gradually learn to separate her ideas of what was false and what was true, and learn the beauty of absolute sincerity and purity of heart.

But his continuous initiation into life seemed to show him all the time more and more that nobody cared about truth, the actual realities of life, the simple sentiment for duty and routine, which endears existence and makes it worthy. He wondered sometimes if this were he himself who, a little while ago, on coming to New York, had thought about living well. Nowadays, his conscience consisted in his enjoyment of things; if he were amused, if the time passed, anybody was acceptable; if he yawned and shrugged his shoulders, he must look up some experience more stimulating. He found fault with others for evading facts — with Clayton White for flirting with another man's wife, with Arria for caring too little about her child and too much about her child's frocks, while he himself did nothing with any real *élan* of heart and soul, and was often conscious that most of his daily occupations and amusements were tainted with lies.

Sometimes, indeed, Otto called himself names, and declared that the people he took up with, and sometimes felt like looking down upon for their rank materialism, had, after all, a definite object, and sought it consistently, while he himself drifted with every current and attached himself to no ideal. Clayton White was the only person he saw, nowadays, who seemed to believe in anything except money and what money could buy.

"Either a man has money or he has not," it was Ellery Kendal's habit to say. "I can't see that anything else amounts to shucks." "Talk is talk, but money buys the land," was Colonel Carver's refrain. Arria put her trust in cut-glass and china, in her antique forks and spoons, wore herself out in providing varied courses for her guests, and, when the door closed upon them, exclaimed: "Oh, how tiresome they were! I thought they would never go!" Mrs. Archibald Brockway cared nothing for money itself, but liked to feel that somebody had plenty of ready cash to pay her bills. Barry Charnock would not even venture to confess to a woman that he loved her until he was sure how the Consolidated Eureka turned out. As to Miss Maud Campion, Otto realized with some amusement that that young lady, living in a dingy quarter, in a little house always smelling of day before yesterday's dinners, and having a hundred dollars a year for pocket-money, belonged as much to the world of clever egotisms and sordid ambitions as the most aspiring. She had no more idea of living quietly and humbly,

accepting her duties as a gift from God, and subordinating self to the law of nature and of religion, than had Mrs. Brockway herself. Miss Campion knew exactly what she wanted in the world, dreamed of it, and schemed for it — beautiful dresses, jewels, a handsome house, rich living, incessant gayeties, and a husband to provide the means.

This was the sort of world Otto was studying and that he was learning to live in and to desire success in. He had had a glimpse of something different, but, barred out from that paradise, he was beginning to take up with what he could get — even to find a zest in looking at other people's little games, and scheming how best to play his own. He applauded himself for taking any sort of interest in life. He had suffered — oh, he had suffered — he believed, indeed, that nobody had ever suffered so much! For a time he had thought perpetually of Lucy, and yet he had been constrained by honor not to think of her, and to feel that for him to ponder the meaning of her words, the charm of her swift, imperious air, the beauty of the mysterious smile lurking in the corner of her lips, was a treason to his friend and a sin to his own heart. He had pledged himself not to go on indulging this love, which he felt to be wrong and against his conscience; yet not to allow himself this burning and delicious pain of longing was to take up with void and emptiness. He had been consumed with ennui, with an intense homesickness. Those early autumn mornings, when the sun was clearing up the mists, and a keen, bright

air was astir, he had loathed city streets and city sounds. He had longed to be at home: to call his little cousin Virginia; to whistle for the dogs and take down his gun as an excuse for a long tramp; to stand at the door stuffing sandwiches into his pockets, and watch the two setters, Spot and Dash, stretch themselves with joy, leap with joyful barks, then crouch, ashamed of their own rapture, and Zoo-Zoo, the greyhound, come galloping down the lawns, and plead with his beautiful eyes to be allowed to go. Otto had felt as if — with Virginia at his side, and the dogs filing behind them as they crossed the meadow, and climbed the stile, and looked up and down the hedge-rows, where the scarlet and yellow foliage of the sumachs and illexes was overrun by the feathery seed-vessels of the clematis, and caught the glint on the little river, and smelled the fruity fragrance of the autumn air — this everlasting burden and pressure might be lifted from his soul. The impulse had been strong upon him to fling up everything and go back to the pleasant country home — to have a shot at the birds in the russet woods, to muse along the banks of the little stream where the fallen leaves made a mosaic of all the colors of the rainbow, and reach Boulder Hill, at the north, where he could see the far-off mountains reposing in a bank of purple shadows. He had to remember that he was a man, not a boy; that his mother had sent him out to fight his battle as a man should, and do his duty like the gentleman she had tried to rear him. Thus, when he had con-

quered this yearning for the old life, which was like an anguish, Otto felt the joy and pride of a man who has got rid of his besetting vice. As we have said, he was proud nowadays of his friendship with Colonel Carver, and of his dabblings in stocks ; he enjoyed Kendal's society ; he piqued himself a little on being on excellent terms with two women like Mrs. White and Mrs. Brockway, and had a secret exultation at moments in his acquaintance with a droll, piquant little creature like Miss Champion. He had no particular scruples, or, if one did grasp his conscience for a moment, he reminded himself that it was hardly worth while for him to pretend to be better than his neighbors.

CHAPTER XVIII.

LUCY AND COUSIN VAN CONSPIRE.

ONE afternoon early in January, Miss Florian rang the door-bell of Clayton White's house, and was ushered into the parlors, where a dozen or more people were assembled. The sound of gay voices, the chief of which was Mrs. Brockway's, had reached her ears as she entered the hall, and she crossed the threshold feeling timid, but, as was perhaps too much her wont, looking more than a little haughty. Arria advanced to meet Lucy with a little cry of delight, kissed her on both cheeks, and asked if she would come to the tea-table, or take a seat near the fire. Lucy was at no loss in making her choice, and, vouchsafing one comprehensive smile and bow towards the group gathered before the blazing hearth, she signified her intention to stay with her hostess.

The company seemed, indeed, to have divided into two camps; and, although nobody could define their attitude towards each other as exactly hostile, the colors at present floated so victoriously over Mrs. Brockway's that it would have argued an angel's serenity of soul in Arria to put up contentedly with her lesser position. Fanny sat directly in front of the wood fire, which lighted up the warm tints of her

crimson plush visiting-dress. The gay color was also matched by a saucy little plumed bonnet of red, which set off her face with an effect of indescribable piquancy. Her exquisite little feet, in shoes which fitted like a glove, were in full view on the top of the brass fender. She had complained of being frozen, and was trying to warm herself. But as she discovered that the fire scorched her face, Otto March was holding a gorgeous Japanese hand-screen in front of her, as he stood leaning with his back to the chimney-piece. Ellery Kendal sat on her right, and on her left were Goodspeed, Cadwell, and Mr. Roth, just back from Europe. Between the two rival courts were half a dozen young people, of whom Ethel made one, who were listening with diversion first to Mrs. Brockway and then to Mrs. White, who sat at the table making tea, with Mrs. Henderson and Mr. Byington endeavoring to keep the attention of an Englishman, Snow by name, a London journalist, who was spending a few months in New York. No more ungrateful task than the entertainment of Mr. Snow had ever been attempted by Arria. The moment Mrs. Brockway entered the room, he had fallen a helpless victim to her fascinations. His eyes, his ears, his faculties seemed to be wholly engrossed by her, and he strained every nerve to catch a fuller view than his seat afforded, and to hear every word which issued from her lips.

Arria looked gratefully at Lucy, who sat down by Mrs. Henderson, directly opposite Mr. Snow, who, when he was named to Miss Florian, rose slowly,

drawing himself up to an enormous height, then collapsed again into his chair, which was so unfortunately placed that he could not have moved a step without upsetting the entire circle. It was evident to Lucy that Arria was both excited and annoyed. A little spot of color burned on each cheek, and her eyes glittered angrily.

"Mr. Snow is so much pleased with New York!" Mrs. Henderson remarked to Lucy, with her smooth, plausible air. "He agrees with me that there is nothing in the wide world to compare with Fifth Avenue when the sleighs are out, as they were yesterday and the day before. We used to say, 'Oh, gay, beautiful Paris!' but now it is, 'Gay, beautiful New York!' Is it not so, Mr. Snow?"

"Beg pardon! Oh — er — ya'as, ya'as, certainly!" assented Mr. Snow.

"But, no doubt, Mr. Snow has been in St. Petersburg," remarked Lucy, who comprehended the rôle imposed upon her, and perhaps looked forward to rescuing Arria's forlorn hope, and readvancing with a full column, drums beating and colors flying. But Mr. Snow, although he had two ears, had only one brain, and his whole mind was absorbed in listening to Mrs. Brockway, who was saying, in answer to a question of Kendal's: —

"But I never look at the papers, except to read the divorce cases."

"Do you study divorce cases from sympathy or from curiosity?" inquired Goodspeed.

"Matrimony is said to be a country where those

who are out long to get in, and those who are in long to be out," remarked Kendal.

"Mrs. Brockway, I suppose, wants to get out," said Goodspeed.

"She is making up her mind just how much a woman ought to bear," suggested Otto March.

"Of course," said Fanny, "I don't wish to put up with more than my neighbors do. Archy is a very good husband, as husbands go; but even an angel becomes in time a trifle monotonous."

"I well believe that married people pine for a little novelty," said Goodspeed, with an air of sympathy. "That is the reason I don't marry. Up to the present moment I have always been in love with at least three women at once. My harp has many strings—I want them all twanged, one after another."

"That need not hinder your marrying," said Mrs. Brockway, with her favorite little scream. "Any married woman can tell you that her husband admires other people besides his wife. Is it not so, Arria?" She flashed her arch, brilliant glance over at her cousin. "Come, now, you have the best husband in the world—he just worships you!—but don't you suppose that he sometimes thinks of another woman?"

"Dear me, yes!" said Arria, with a little amused laugh. "I supposed that you were well aware that he admired you, for example, enormously."

"Oh, no," said Fanny, with a look of infantile innocence; "I am not clever enough to please Clayton.

He's too critical; he knows far too much to care about a little dunce like me. The fact is, I never have any admirers. I never did have. I could never understand why it was, but it is a fact that nobody in the wide world, except Archy, ever took pains to offer himself to me. It seemed almost unfair to take advantage of his generosity, but what else could I do? I jumped at him. But I have been so grateful to him always that I have been just the most perfect wife in the world. My cousin Arria is a fairly good wife, but I am an ideal wife."

"My ideal, at all events," remarked Kendal.

"I trust Archy is also flawless perfection as a husband."

"Indeed, he is not. He has got quantities of faults," said Fanny.

"What are they? Do tell us."

"He isn't domestic," said Fanny. "He says our cook is a fraud, and he likes to dine out."

"You don't mean to say you put up with such conduct!"

"Then, he constantly runs after other women. There is not a week that he does not fall in love with somebody."

"No wonder you study up divorce cases!"

"How can you keep such a smiling face?" said Otto, with an air of tenderest commiseration.

"Women have to, you know," replied Fanny, with a little nod. "We may marry with romantic expectations, but we very soon find out that we cannot expect to have everything, so we cheerfully take up

with what we can get. Don't you remember the story of the Jew who had to give testimony in a Christian court, and was asked, when he took his oath, if he had any objection to kissing the Bible. 'Not in the least,' said he; 'I'll kiss *my* side of the book.' That is what we women do: we kiss our side of the book."

Kendal, Goodspeed, and Roth burst out laughing, in which Mr. Snow longed to join, but was prevented by a sense of awkwardness and a feeling that Mrs. Henderson had asked him a question about his acquaintance, — with whom was it? Daudet? — which he had postponed answering because he was curious to hear what Mrs. Brockway was going to say. He had already turned to his neighbor so many times with an "Eh, what? I beg pardon!" that he was ashamed to do it again.

"Cousin Otto," called Arria, sweetly, but in a voice which made itself clearly audible above what Mr. Goodspeed was saying, "will you please ring the bell?" The bell-handle was within Otto's reach, and he pulled it on the instant, then looked over at Arria, smiling, and met Lucy Florian's clear glance. He bowed, flushing slightly. He had thought, when she entered the room, that she avoided his look. He had had little enough idea afterwards of what Fanny Brockway was saying, but had stood bending down, holding the screen between her pretty face and the fire, occasionally uttering whatever phrase came into his head. Now that he met Lucy's eyes, he took half a dozen steps forward; it seemed to him that she gave a command.

Lucy turned the other way at once, as he came near the table, and it was Arria who had behests for him. The servant answered the bell and replenished the tea-kettle, and Arria required half a dozen little services of Otto. Her manner had changed on the instant; nobody who watched her could doubt that she found a momentary triumph in withdrawing him from Fanny Brockway. She was, however, too nervous to carry off the situation with perfect grace. She was too eager to retain Otto; she looked at him too affectionately, she spoke to him too caressingly; their habit of perfect intimacy was not only significantly hinted, it was ostentatiously vaunted. She exchanged drolleries with him about circumstances of which her guests were ignorant. She whispered to him—in fact, she was bent, at any risk, on keeping him away from Fanny Brockway.

She was just congratulating herself upon having established her supremacy when the voice of the charmer came again, asserting itself above the hum of conversation round the tea-table.

“I have not had a compliment this season,” Fanny was saying. “I thirst for a little flattery.”

“A regular ‘decline and fall off’ of a woman’s empire,” said Goodspeed. “I am bursting with flattering remarks; for example,—I have been dying to tell you that that gown you have on is the prettiest I have seen this year. Hereafter, I shall think of you in it whenever I am cold—it would warm up and give color to Dante’s frozen circle.”

"Heah, heah!" said Mr. Snow, unable longer to repress himself.

"I wanted to tell somebody that you had on an irresistible, unspeakable bonnet," said Roth. "I should like to put that bonnet into my next novel — and I have been wondering how I could describe it."

"I wouldn't compliment a woman on her bonnet," said Kendal, "until at least I had put in a word about her actual charms. There is a little line of poetry I want to repeat: —

"Sweetest lips that ever were kissed," —

"Oh, oh, oh!" cried Fanny, while the others shouted in chorus, "Ah, ah, ah!"

"I did not mean that," explained Kendal; "that is, I quote it poetically, don't you know — a poet's license and all that: —

"Sweetest lips that ever were kissed,
Brightest eyes that ever have shone!"

It is the second line that I commit myself to and swear to the truth of."

"That's not so bad. Cousin Otto," said Fanny, "come and pay me a compliment, this instant. Besides, you carried off the fire-screen. I am becoming a cinder."

Otto picked up the screen he had dropped, and crossed back with a half-laugh.

"Pay you a compliment!" said he, taking up his old position. "Kendal had a poet's license — why may I not have a poet's license, for I should so like to say: —

“ ‘Her feet like little mice ’ ” —

He broke off, with a gesture of admiration.

Everybody laughed; and Fanny, with a blush and a pout, drew back her trim little French boots.

“Cousin Otto,” called Arria, “here is that cup of tea you asked for.”

There was a pathetic accent in her voice, which Otto comprehended. He handed the screen to Goodspeed, went back to Arria, and sat down beside her; but he could not wholly keep from listening to the talk going on behind him.

“Yes,” Fanny was saying, in return to an observation of Roth, “it is an advantage for Mr. March to be my cousin. If he is a worthy, respectable, moral young man, it is simply because I am his guide and mentor.”

“I wondered how he kept so straight,” said Goodspeed, with admiration. “Never swerves from the narrow path! Again and again I have invited him to come down the broad road with me, but there’s no moving him.”

“It is all my influence,” said Fanny, sweetly. “I give him all sorts of good advice.”

“How to go about falling in love, for instance, I suppose,” said Roth.

“How not to fall in love, rather,” returned Fanny. “I tell him to put off marriage until he is seventy, at least.”

“That is right,” remarked Kendal. “I don’t want my partner saddled with an extravagant wife for some forty years yet.”

"As to that, you are both rich enough to have forty wives," retorted Fanny, turning on Kendal. "I hear that you are making ten thousand dollars a day."

"What a delightful rumor! And it is as true as truth itself! But how do they say we make it, and where do we make it, and when do we make it?"

"Oh, you buy stocks at fifteen one day, and sell them next day at two hundred and fifteen!" said Fanny, triumphantly.

"Mercy on us!" exclaimed Kendal. "What a financier you are! How did you find out our tactics?"

"Oh, I keep my eye upon you," declared Fanny, with a droll little glance at the broker. "You see, I have the whole moral responsibility of my cousin Otto on my shoulders, and I want to feel that he is safe, now that you have him in your clutches. I have always been more than a little afraid that the case was like that in 'The Pirates of Penzance,' where a man means to bind his only son to a pilot, but the nurse-maid apprentices him to the *pirates* instead."

Kendal laughed louder than ever.

"By Jove, Mrs. Brockway," said he, "you are the wittiest woman in New York!" But, although he was amused, the flush which had mounted to his forehead stayed there. "Cousin Otto," said he, jumping up and turning around to survey the tea-table group, "here is Mrs. Brockway try-

ing to make out that you are in the plight of Frederick : —

“ ‘ I took and bound this promising boy
Apprentice to a pirate ! ’ ”

“ No matter,” said Otto, composedly ; “ Mrs. Brockway will save me. She is my good angel ; she keeps off every danger.”

“ Yes ; only last night,” put in Fanny, with an innocent, candid air, “ I was warning him to beware of girls. I was telling him that girls were — oh, I beg your pardon, Lucy, I forgot that — ”

“ Oh, do go on,” said Lucy, sweetly. “ I dare say that girls are worse than pirates ! But, Mr. Kendal, will you not make room for Mr. Snow to sit where he can hear Mrs. Brockway ? She is so amusing ! and he is dying to catch every word, and at present our conversation disturbs him. Yet we cannot sit in absolute silence, for we all have a great deal to say to each other.”

Lucy sat with a soft illumination on her face, as if she had accomplished a good deed, while an entire upheaval of the party was accomplished. Mr. Snow, with a crimson face, and an air of not knowing where to look or what to say, was escorted over to the fireside, and established in a chair close to Mrs. Brockway’s, with the fire-screen in his right hand. Nothing daunted, and as if to carry out Lucy’s scheme of vengeance, Fanny at once began to rally him on his British characteristics and prejudices, and gave him a quarter of an hour in which he sat

on thorns. The remainder of the party, except Arria and Otto March, gathered round Lucy, who sat tranquil and unembarrassed, listening to Kendal and Goodspeed, and turning from one to the other as they spoke. She rose presently, and made her adieux, going up to the sofa, where Arria and Otto were sitting side by side, and addressing them both, then offering each her hand with a smile. Ethel ran out into the hall to give her ardent embraces, and she encountered Clayton White and Barry Charnock in the door-way.

"Are you going?" the latter asked, with an accent of acute reproach. "Going so soon?"

"I am going," said Lucy, with a magnificent manner. "Good-night, cousin Clayton."

Charnock seemed dumfounded; then, rallying himself, he made a move to attend her to the carriage. But Kendal was at her side, refused to give way, and, putting aside the liveried man (for it was Mrs. Adam Vandewater's aristocratic equipage and servants), handed Lucy in, leaned after her, and said: —

"May I hope to see you at the ball on Thursday?"

"I shall be there," Lucy returned.

"*I* shall be there, then," Kendal said, with significance.

Charnock stood scowling on the steps as Kendal went back.

"I really think," said he, "that, under the circumstances, you might have permitted me to speak to Miss Florian one moment."

"Under what circumstances, I beg to ask!" said Kendal, with a keen glance and a sarcastic voice.

Charnock bit his lip; he realized that he was talking, not to Otto March, but to a man who kept a tight grip on his own chances.

"I expected to meet her here, you see," he tried to explain. "I mistimed my visit. I had something to say to her."

Kendal half laughed, and the gleam in his eye disconcerted Charnock; but he could not afford, just then, to quarrel with the broker, and they went into the parlor together.

Lucy, meanwhile, had flung herself back among the cushions of the carriage, thrilled with feelings so novel she knew not how to analyze them. She experienced a sensation of insult, of outrage, but, although all her nerves tingled, she could not have defined from what particular quarter the blow had come, nor whether she was most angry with herself, with Arria, with Fanny Brockway, or with Otto March.

It was of no use to be furious with Fanny — it was simply beating the air ineffectually. When she was mischievous and reckless, she was only following out a law of her nature, and exercising her single talent. One could expect only a whirlwind of foolish devices and caprices from her. Lucy, in spite of her scorn and wrath, had admired Fanny as she sat before the fire, making a lovely picture, as the vermilion flush brought out the rich tints of her dress. Who could wonder that Otto March was

thoroughly infatuated, for nobody could look at the radiant face, the beautiful eyes, the little curls upon the white forehead, all that indefinable bloom of youth, and not be attracted, even moved! Lucy could even go so far as to believe that Fanny's irrepressible air of mischief, her consciousness that she might be going a little too far and was shocking some of her listeners, yet exulting in her misdeeds like a naughty child, might cast a spell over the most sensible man.

No, Lucy would have disdained the imputation of caring what Fanny Brockway might say or do. What she regretted, she now told herself, as her mind began to clear of its first tumults, — what she had suffered from, — was Arria White's absurd behavior. It was no new thing to see Fanny Brockway trying to win the admiration of every man who approached her; but Arria had hitherto cared only for her husband, and why should she now follow Otto March with her eyes, smile at him if he glanced towards her, and seem actuated only by the wish to have him near her? Evidently, this cousin Otto was deep in flirtations; first he had been led captive by a pretty young girl, and here he was pulled hither and thither by two mature women, who were injuring him more by their vanity than they could ever serve him by their friendship. What must his idea of women be, under such influences? Yet Lucy had been struck by Otto's smile, his whole look and glance, as he bowed to her. His lips had curved down, and a singular look of trouble had settled

upon his face. She had observed the beauty of his eyes as he glanced at her at first with a far-off look in them, which had suddenly changed into a flash of brilliance before he withdrew them. She could not tell whether it was magnanimity or sheer feminine weakness on her part that, although Otto had neglected her, slighted her, humiliated her, that, although she had said to herself over and over, "This is final, I will never even think of him," the next time she met him, and he looked at her with the melancholy, indefinable expression of a captive creature caught in nets, she was conscious of a longing to speak to him, to meet him frankly. At this moment she was saying to herself that she would save him from these silly women. She experienced a tumultuous rush of emotions, emotions of which she had hitherto known nothing, and did not recognize for what they were.

She still had another engagement to fulfil, and, when she reached Gramercy Park, stopped and took up Mrs. Vandewater, who had been attending a lunch party, and the two went together to Mrs. Harvey's reception. Mrs. Harvey was a sister of Mrs. Vandewater; she was very rich, her house was very magnificent, she was very exclusive, and the whole affair was in such unimpeachable good taste and so dull that Lucy was struck by the contrast the "tea" presented to Arria White's.

"Not a man there!" said Mrs. Vandewater, when they were in the carriage again. "I have had enough of my own sex to-day. There were at least

thirty women at the lunch. I confess that, when I go out, I like just a little touch of gayety. Anna's ideal of society is the outcome of herself—but, to my taste, it is too stiff and conventional. It was horribly common-place. I felt myself simpering like a fashion-plate."

"Men like to go where they are amused," said Lucy, who at this moment felt so austere and inflexible that she preferred the frigid constraint of Mrs. Harvey's circle to the *laissez-aller* of Arria White's.

"I don't blame them," said Mrs. Vandewater. "I like audible talk going on—not to have to strain my ears to hear remarks not worth the trouble of listening to."

"You should have been with me at cousin Arria White's, then," said Lucy. "Men were there in abundance, and they were all roaring with laughter over Fanny Brockway's witticisms."

"What did she say?" asked Mrs. Vandewater. "Fanny is a fool; but she is immensely clever, all the same."

"She simply said everything that came into her head," replied Lucy. "Had you or I uttered the same things, we should have condemned ourselves as idiots, and everybody else would have considered us imbeciles. But Fanny's dash and inimitable sauciness carry them off brilliantly, and she made a tremendous impression."

"What men were there? Newspaper people, I suppose."

"That English journalist, Mr. Snow, was there,

and Mr. Goodspeed of the *Hesperus*; Mr. Kendal was there also."

"Oh, Ellery Kendal! Oh, Lucy, your uncle says I had better be quite attentive to Ellery Kendal. They say he has the making of a millionaire in him."

"And his partner, Mr. March, was there."

"Otto March? Don't you know he is a relative of your uncle's, and of yours too? He lives with the Whites; pays them no end of money, I hear, and helps to support them in their extravagant habits. Upon my word, the ambition of these people makes one shudder! But, speaking about Otto March: his mother wrote your uncle such a letter — really a charming letter! She was always a favorite cousin of your uncle's. She asked us to look after her boy a little. We invited him to dinner as soon as we were settled — that is three weeks ago. He declined — said he had another engagement," added Mrs. Vandewater, with an air of indignation.

"But people do sometimes have engagements that they cannot throw over without rudeness," said Lucy; "although I know, aunt Harriet, that most people in New York would throw over an invitation from the Angel Gabriel to dine with you."

"Well, certainly, it was Otto March's business to do so. At least, he ought to have called at once."

"Did he not call?"

"I found his card. It was on one of my days; but I had a cold, and did not receive. He ought to have come again."

"Have you invited him to the ball?" inquired Lucy.

"No," said Mrs. Vandewater, "I have not. A cousin like that, whom we never visit, who has taken no trouble about us, — it seemed unnecessary. Besides, you cannot begin to estimate the pressure upon me. I have had more than a hundred letters asking for invitations. One has no freedom any longer: one is so pulled about, so torn by claims of preposterous people who have absolutely no rule in life except to get on by pushing and elbowing, that there is no comfort in entertaining one's friends."

"You invited the Whites, I suppose."

"Oh, yes; I sent a card. They declined — they always do decline. I will say that for Arria, she cares very little for gadding about. She hardly enters my doors once a year. She is very different from Fanny Brockway, who, no matter what her circumstances are, is sure to be everywhere she is invited, dressed beyond any woman there, and flirting with every man who comes near her."

"Aunt Harriet," said Lucy, conscious of some embarrassment, and wondering why her heart should beat and her voice tremble, "if you will let me have an invitation for Mr. March, I should like to bring him with us."

"Goodness, yes! You shall have all the invitations you want. But why should you be so anxious that he should come?"

"It seems to me only fair," returned Lucy, "that, as he has introductions to nice people, he should be

allowed the benefit of them. And, of course, he is young, and likes amusement."

"Yes — I understand ; and I think you are quite right. I will send you the card as soon as I get home. I may as well tell you, Lucy," Mrs. Vandewater added, hastily, for the carriage was already stopping before the house in Washington Square, "that I have not asked Mr. Charnock. I could not conscientiously do it. He may have all the virtues in the world, but —"

"I have not asked for a card for Mr. Charnock, aunt Harriet," said Lucy, with spirit. She bade her aunt good-night, ran up the steps, and was admitted by Tiberius, who told her that dinner would be ready in five minutes. She found her father and Mr. Poore walking up and down the library, discussing, with great heat, the question as to whether their old friend and college mate John Erskine had married a Stagg or a Pell. Whichever alliance Erskine had made, it belonged to twenty-five years before, and both husband and wife had died of yellow-fever within the first year after their marriage. Mr. Florian was absolutely certain that Mrs. Erskine had been a Stagg, while Mr. Poore staked his reputation as a reasonable human being that she was born a Pell. The question was referred to Lucy the instant they took their seats at the table.

"She was a Stagg," Lucy answered, on the instant. "One of the Bleecker Street Staggs. Her sister was one of mamma's bridesmaids."

"There, Van !" said Mr. Florian, hoping that his

adversary was convinced. But, although Mr. Poore might be convinced, he was not silenced. All the vanished Staggs and Pells of by-gone generations were brought upon the scene; for it was necessary to show why cousin Van had been misled, and taken Sam Peters' wife for John Erskine's. It turned out to be Sam Peters who had married a Pell. Lucy listened with an air of apparent interest: by long habit, she could suggest a name and find an illustration which her father and his crony were groping for. But the ghosts of the Staggs and Pells did not haunt her; the thought of them did not even cross the threshold of her mind, that sanctuary being at present held in possession by a host of purely feminine schemes, wishes, and devices. Mr. Poore looked at her curiously once or twice, and, when dinner was over, inquired if anything had happened to give her that new look.

"A new look!" said Lucy. "What kind of a look?"

"Your eyes are so wide-open," said Mr. Poore. "You seem excited. I never saw you look better—I will say that. I was going with your father to the Historical Society, but I feel moved to stay at home and look at you."

"Do stay, cousin Van."

"Are any of your lovers coming?"

"I have no lovers," declared Lucy, "and nobody is coming."

Mr. Poore, accordingly, took a seat opposite Lucy by the hearth, where a coal fire was burning

brightly. Mr. Florian kissed his daughter, went out, and the house was still.

"You really like to have me stay with you, Lucy?" said Mr. Poore, breaking the silence presently, as if to reassure himself.

"Yes, cousin Van. You are just like the other part of me — the part I like best."

Mr. Poore was not insensible to this flattery.

"You ought to have a younger and a handsomer man," said he, "but there is nobody so fond of you as I am, Lucy."

"I know it, cousin Van."

"You say you have no lovers," Mr. Poore pursued.

"I have all I want."

"I sometimes think," — Mr. Poore weighed his words, looking at her with his head on one side, and one eye closed, — "I sometimes think you have two more than I want."

"Two what?"

"Two lovers."

"Whom do you mean?" Lucy was laughing a little as she looked at him.

"Well, Charnock, to begin with. I don't wholly like Charnock. He is an old story, and old stories get tedious. Still, I like him better than I do Kendal."

"So do I," said Lucy.

"I am glad to hear you say that. Yet Kendal is a handsome man, and he is smooth — no doubt, he is smooth as oil. Yet, I'd rather marry you myself than have you marry Kendal."

“And I would rather marry you a thousand times than marry Mr. Kendal, cousin Van.”

“Would you? Would you really? Why, you dear girl, if I—if I—if I really thought—” Mr. Poore hesitated before committing himself. “You know I should be delighted to marry you,” he went on brightly, “but, then, marriage has never been—a—a habit of mine, and—suppose we just consider that little arrangement a *dernier ressort*—to fall back on when everything else fails.”

“Very well,” said Lucy, laughing. “That may be best.”

“We were talking about Charnock,” observed Mr. Poore, hastily, feeling a desire to get upon surer ground. “Now, I don’t find Charnock altogether a satisfactory fellow; he thinks too much, and doesn’t think to the point. I like deliberation, but he is too deliberate. Still, as I said, I prefer him to Kendal—but there is somebody,” Mr. Poore went on, testily, “whom I like better than Charnock. There was a fine young fellow who came here for a while in the autumn; a frank, bright, modest, handsome, good-hearted young fellow—the sort of young man I used to be. Perhaps you may think that when I say I used to be handsome, I—”

“Indeed, cousin Van,” said Lucy, “you are handsome now.”

“I don’t like many young men,” pursued Mr. Poore, “but I did like the one everybody called cousin Otto. What did you do to him, Lucy, to make him stop coming here?”

“I did nothing,” said Lucy, with fire in her eyes. “I was as kind to him as I knew how to be. I liked him, papa liked him, you liked him. Even Tiberius liked him. Yet it was all of no use. He had a thousand other interests and had no time for us. They say he settles to nothing, is faithful to nothing.” The thought of Otto holding the screen before Mrs. Brockway came up to her mind, and her whole face, voice, and attitude were touched with scorn.

“Who says that?” asked Mr. Poore, meditatively.

“I have heard it—I have seen it,” said Lucy.

“When a man gets to be of my age,” remarked Mr. Poore, “and takes the trouble to look back at the young fellows he started with, he is surprised to find that, for each one that kept in the swim, at least half a dozen have sunk or been carried down the stream. One drinks and falls a prey to self-indulgence; another likes horses, and the taste ruins him; one is a fool about women, and lets them drag him down; and others are born spendthrifts, and come to poverty. Now, Otto March was made of the stuff I like; but I suppose he is doomed to destruction, like the majority.”

“He need not be,” cried Lucy, who looked as if disturbed to the bottom of her soul. “He can save himself if he will. But I confess, cousin Van, I think some people we know very well are doing their best to spoil him. If you had seen him to-day,” Lucy went on, her brilliant eyes fixed open and wide, and with a new vibration in her voice, “you would have blushed for him, as I did.”

“Blushed for him!” ejaculated Mr. Poore, looking at Lucy with surprise. “Why, what was he doing, pray?”

“I wish you had been with me at cousin Arria’s,” said Lucy. “It is impossible to describe it, but it made me feel angry, ashamed. It was as if I saw a deep wrong committed.”

While she spoke, cousin Van looked at her attentively; she was at that moment superbly handsome, and he wondered what it could have been that lighted such fires in her eyes.

“What was he doing?” repeated Mr. Poore, hoping for some piquant disclosures.

“Fanny Brockway was there,” said Lucy. “She sat before the fire, telling stories.”

“Eh — that was it? What were her stories?” asked Mr. Poore, who thought he had the key to the enigma in some delightful scandal which concerned Fanny.

“I could not remember her stories if I tried,” said Lucy, with disdain, “and I shall not try. But all the men laughed — oh, how they laughed!”

“Try to tell one of those stories, Lucy,” said Mr. Poore, who began to be devoured with inquisitiveness. “I dare say they were capital. Women always do contrive to pick up the very cream of good stories.”

“I suppose they were witty,” Lucy conceded, “for there was that Englishman craning his neck to see Fanny, and so absorbed in listening that he could not hear a word we said to him.”

“Oh, I wish you had taken me with you,” said Mr. Poore, with an air of excessive discontent. “I dare say it was capital. I don’t see why you could not have listened. The men all roared with laughter, you say.”

“It was disgraceful,” said Lucy. “Arria was no better pleased than I was, but she could not help it. And I am afraid — I am afraid that she was jealous of Fanny for being so entertaining that Otto March kept close beside her. Is it not absurd, is it not wicked, that those two married women should be fighting over that boy — as if he were a puppet, with a string in the hands of each!”

Her lips were tremulous; she spoke rapidly and breathlessly. She was amazed at her own frankness; but an imperious necessity seemed laid upon her to tell everything she felt.

“I wish you would tell me that story, Lucy,” said Mr. Poore, in a wheedling tone. “There is no harm in telling me — it is just as if I were your grandmother, you know. And, besides, I could judge whether it was a little, just a little, too — Now, try to remember it. I exonerate you, you know; you tell it under compulsion, and I promise not to be shocked.”

Lucy could not help laughing, for he was evidently coerced by a devouring curiosity. “I could not repeat a word she said,” Lucy declared. “All I was thinking of was that I wished I had not come, and that I longed to get away. Besides, you know very well that it is all Fanny’s way of telling

things — it is the woman behind the story that gives it point and pith.”

“She has got a spice of deviltry in her,” said Mr. Poore, meditating within himself that that story of Fanny’s must have been too, too audacious, since Lucy would not confess even to having heard it. He sighed over the thought that perhaps he had lost that story forever. “There is nothing like a spice of deviltry in a woman if she wants success. You have all got it, you know. I wish you could see yourself at this moment, Lucy. You are transformed. It becomes you to be angry. Go on raging a little more at Fanny Brockway’s improprieties.”

“I cared nothing about Fanny. I dare say he is bewitched by her beauty, her wit that stops at nothing.” Mr. Poore made a gesture of supplication for that tabooed story, but Lucy did not observe it. “I think he likes Arria best,” she went on.

“Who?” asked Mr. Poore, bewildered. “Of whom are you talking?”

“I was talking about Otto March and his behavior to those two married women,” said Lucy, “and —”

“Do you mean to say he is in love with those two married women! The young scoundrel!”

“If he were in love with them, with anybody,” said Lucy, with a soft inflection in her voice, “I could forgive him. I might deplore his mistake, but I should respect him more than I do now. But to pretend to be in love with three —”

“Three? I thought you said two. Three married women! The villain!”

"I don't know the name of the third, but she is very young, hardly more than a child — she is as pretty as a doll. I don't think she is married. In fact, I am sure of it. I have seen him with her three times, and —"

"The young fellow is certainly going it," said Mr. Poore, half incredulous. "He must be bent on self-destruction. Two married women and a girl! Good Heavens! I knew he had something in him, but I did not suppose that was the line he would develop. He was fond of music — he seemed to enjoy my conversation, and —"

"I know! I know!" put in Lucy, feverishly eager to speak. "But don't you see, cousin Van, he is still very young. He no doubt says to himself, 'This is New York; let me try every side of it.' Accordingly, he has no scruple at taking up with whatever comes in his way. He does not realize that some things which seem innocent and pleasing may do him harm he never can get over."

"That is true, Lucy — very true. Not that you know anything whatever about it. — But go on."

"It seems to me," said Lucy, her voice sinking almost to a whisper, "that something ought to be done. It seems wrong for us to look on and see him drowning, as it were, and not hold out a hand to save him."

"Why don't you hold out a hand, then?"

"I wish I could. I am certain of this, that he means no harm. He is only trying to amuse himself; he likes anything that gives him ideas."

"Three love affairs on hand at once are sufficient to deprive most men of their ideas," said Mr. Poore, with a chuckle.

"He ought to be brought to see that he is putting himself in a hopelessly false position," said Lucy. She had started to her feet, and now, instinct with life and resolution, she crossed the room, came back again, and stood looking down at the fire.

"I don't see why you should not have a finger in his ragoût, Lucy," said Mr. Poore, dryly.

"I don't wish to be classed with the others," Lucy said, her manner touched with disdain. "He has three bad angels — I should like to be his good angel."

"Very well; be his good angel. Only look out and don't scare him."

"Am I so forbidding?" murmured Lucy, turning and looking at Mr. Poore with intense surprise. "I don't exactly see why he should not like me and enjoy my society as much as other people."

"Nor I. Hang it, that is what I began by asking! When March stopped coming to the house, I said to your father, 'Lucy has been treating that fine young fellow to some of her grand airs.'"

"I assure you I was perfectly kind."

"You see, my dear girl, you are not always conscious of it when you frighten a young man out of his wits. Good women are always doing no end of harm with the best intentions. They are so full of hifalutin ideas — want to banish fun and inculcate heroic self-sacrifice — that they make a struggling human

man feel he can never live up to such perfection, and had better look out for something he can extract comfort from."

"I confess," murmured Lucy, hanging her head, and feeling conscience-stricken, "that, since Mr. March has ceased to come here, I have twice been a little cold and haughty to him. But I was hurt, I was sore about his giving us up. I am his cousin as much as Arria and Fanny Brockway, and why should he have no regard for me?"

"No doubt, you have frightened him," said Mr. Poore, consolingly. "And if you have done the mischief, it remains for you to undo it."

"I only wish I could," said Lucy. "I want to see him at his best, to — but what can I do?"

"Don't be an ass, Lucy," said Mr. Poore, testily. "Don't look at me with those magnificent eyes, but use them to some purpose."

"Cousin Van," exclaimed Lucy, "you are the cleverest man in New York; you have divined my intention." She laughed, she was suddenly exultant. It was as if she had been groping in the dark, but had at last emerged into broad daylight.

"All you have to do is to hold up your finger," said Mr. Poore, enormously flattered by her compliment, and not inclined to commit himself wholly, lest he should show that they were at odds.

"You see," said Lucy, "I had a scheme. Since he wants amusement, I thought to myself, 'Why not take him to aunt Harriet's ball?'"

"Capital! capital!"

“And then, the next night, why should he not go to the Allyn’s dinner-party? And come to ours Saturday?”

“Lucy, you are a witch!”

“I say, cousin Van,” said Lucy, with a sudden inflection of hesitation in her voice, “you don’t think that—there is anything—that is—that I might—” Her thought would not frame itself in words; but, vague as the suggestion was, Mr. Poore caught it.

“Not in the least,” said he, with absolute decision. “Nothing of the sort. Dear me, not at all! I assure you there is not the smallest danger.”

CHAPTER XIX.

"I TOO AM HIS COUSIN."

LUCY met Arria White the day after her talk with Mr. Poore. Each belonged to the committee of the Society for the Promotion of Female Industries, and every other Thursday shared certain duties at the bureau. These accomplished, Lucy said to Arria, "I want to speak to you. Will you come home with me, or shall I go with you?"

Arria had already observed something new and indefinable in Lucy's manner; something awakened and alert, that seemed to observe her — not only to observe, but to study; not only to study, but to be ready to warn and guide. Arria herself was conscious of feeling flurried and nervous that day, unequal to the little tasks which her position entailed, and Lucy had quietly taken them out of her hands, and performed them herself. And when any discussion came up, Lucy bore the brunt of it.

Arria resented this protection, this patronage, as she called it to herself.

"Wherever you please," she replied to Lucy's question. "But we are nearest my own house, so come home with me."

"Very well," said Lucy; and when the two went out together, they turned towards Twentieth Street.

It was a clear winter's day, and they walked briskly along, for Arria, although dull and languid, felt herself impelled to move at the same pace as her swift-stepping companion, whose whole air showed an irresistible impulse towards some eagerly desired result. Arria was envious of the girl's good spirits, of her beauty, of her freedom. She herself felt old, faded, hopeless, beaten in the struggle. What could it be that Lucy was anxious to tell her? Her mind was busy over the possibilities of some dreaded revelation.

"You move as if you had wings," she said, finally, rebelling against Lucy's eager pace.

"Do I walk too fast?" said Lucy, turning her full, sweet gaze towards Arria. "Forgive me, for I knew, the moment I saw you to-day, that you were utterly worn out."

"Yes, I am tired, and out of spirits," Arria confessed. "We had Mr. Snow and some other people to dinner, and the affair did not go off well. The dinner ought to have been perfect, for I had spent no end of time and pains upon it. But the fact was," exclaimed poor Arria, longing for a little human sympathy, "Clayton was annoyed because Fanny Brockway did not stay. He said that I was to blame that she did not. I asked her, but I confess I did not ask her very eagerly. So she shrugged her shoulders, and went away. She not only went away herself," Arria added, with a little bitter laugh, "but she took Clayton's good spirits, and Mr. Snow's interest, and even Otto March's, for he seemed to be

in a dream all the evening, and hardly said a word. Oh, it was a miserable affair! I felt so guilty that I should have been glad to have had twenty stripes, 'well laid on.' I had spoiled everybody's happiness by banishing the one woman who could entertain them. I knew I bored them, yet I had sadly to go through the pretence of seeming to entertain them. The muscles of my face are all sore to-day, from my attempts to smile and look happy."

"Certainly you have my sincere sympathy," said Lucy, "to say nothing of my respectful admiration. Not but that I believe your dinner was perfect, as your dinners always are."

They had entered the house, and Arria, always intent on hospitality, led the way towards the dining-room.

"We will have some lunch at once," said she, ringing the bell. "We can talk while we eat. I will send for some hot water and cold meat, but everything else is within my reach, and I will wait on you myself, in order that we need not be interrupted."

She established Lucy in a chair at the table, then brought two Chinese Rose egg-shell plates, and cups and saucers to match, from a shelf in the cabinet, and laid out some antique knives, forks, and spoons. She heaped one green India dish with Mandarin oranges, and another with grapes, and produced a glass of preserved figs and a jar of ginger. She put on a Kaga bowl of Jingo nuts, and took from the sideboard a richly lacquered Japanese tea-caddy,

and measured out two teaspoonfuls of Orange Pekoe. The hot water had come at her bidding, a jug of cream, bread and butter, and two cold birds, and Arria made the tea in a blue and white old Nankin pot.

Lucy had sat silently watching the little feast grow into shape and color before her eyes. Arria was probably not in a mood to find supreme satisfaction in her Rose egg-shell cups and plates; but to have set out her table in a barren, unæsthetic fashion would have been an added misery.

"How well you know how to do it, Arria," said Lucy. "It is the very prettiest luncheon I ever saw in my life. What delightful plates and tea-cups! Everything looks foreign — indeed, more than foreign, Eastern — that is, except the bread and butter, which is better for being domestic. I don't suppose by any possibility I could make a table look so exactly like a picture of still-life."

"I have had plenty of practice," said Arria, joylessly. "I know by instinct, nowadays, how things look best; and other people's houses often make me frantic to get hold of the furniture and bric-à-brac, and try to make the rooms look pretty."

"Our house, for example," said Lucy. "Not that you could make our old trumpery look pretty, only contrive that it should look less ugly."

"I had a natural instinct for art," Arria went on; "and marrying a fastidious man like Clayton has made it a permanent part of my character. Clayton was naturally far too fastidious, and I have simply

spoiled him by always trying to please him. Imagine how I felt, last night, when he took a minute portion of the mayonnaise, tasted it, and sent it away on the instant, with an air of having detected poison in it."

"You think too much about these little things, Arria," said Lucy. "You make what is absolutely trivial and unimportant seem a first object in life. If he did not like the mayonnaise, it was his own misfortune, not your fault."

"That is all very well for a girl to say," Arria retorted, with spirit. "But, if you are ever married, you will find out that a husband is not an indifferent circumstance, which can go right or wrong without its mattering to you. Had I tried to please Heaven as I have tried all these fourteen years to please Clayton, I should be sure of my salvation. I know that that idea has been expressed before, and with more point and pith; but no matter. You see that Clayton is so used to criticising all that is put before him, books full of bad English, false constructions, and plagiarisms, pictures feebly handled, out of drawing, and faulty in color, and to expressing his sense of their inferiority with a sharp epigrammatic touch, that he never stops to consider anything but his own feeling for perfection. All I can say is that, if authors and artists take his criticisms half as much to heart as I do, I wonder that they do not give up their occupation. They could devote themselves to some honest trade—to shoe-making, for example, like Count Tolstoi. I know that I should like to; but as my profession is to be a wife, mother, and house-

keeper, I cannot lay it down. Failure though I am, I have to go on."

"You are not a failure," said Lucy. "The trouble is that you want to be everything at once."

"A woman has to be everything at once, or she is nothing. A man may be special, and his narrowness makes him great; but a woman with one faculty is a feeble, ineffective creature. In fact, being a wife — that is, such a wife as I need to be — means to command every kind of gift, and the power of using it to the best advantage."

"I shall never quarrel with you for wanting to be a good wife, Arria," said Lucy. "My quarrel is about a different matter. It seems to me you try too hard to please a man who is not your husband."

Arria flushed to her hair. She looked at Lucy, at first aghast, her expression changing gradually into one of intense indignation.

"Lucy Florian!" she ejaculated.

"I know," said Lucy, "that I shock you — that I vex you. I know that I am younger than you are, Arria, and that I must seem presumptuous. But it was all dreadful to me yesterday. I was in a passion all the time I was here. I went away in a passion, and I have been in a passion ever since."

"I don't understand you," faltered Arria. She sat opposite Lucy at the round table, where they were eating preserved figs smothered in cream, — that pretty table where Arria had hospitably spread all sorts of rare delicacies, that the luncheon might be worthy of this radiant young girl. It really was a

perfidy for Lucy, after eating her salt, out of her best china, to turn on her in this cruel fashion.

"Yes, you understand me, Arria," said Lucy, unrelenting.

"Any one might have been furious with Fanny Brockway," said Arria. "Positively, that woman gets worse and worse every day. Clayton says I am a prude, and that I ought to cultivate a spirit of *laissez-aller*; so I have let her go on, I have even joined the laugh when I ought to have hidden my face. You might well have been furious with *her*, but —"

"I am not angry with Fanny," said Lucy. "She is not worth being angry with; but you are a good woman, Arria, and —"

"Of course, I am a good woman."

"You may not always be the happiest of women," Lucy went on, "but you love the best and work for it. You have got a good husband and a dear little daughter; you have a delightful home. And if you are not always completely satisfied, if those whom you make the first object of your life seem ungrateful, you should still look for your compensations inside your married life, not outside it."

Arria continued to gaze at Lucy, at once indignant yet breathless with curiosity to know what her full accusation was.

"If you look in the papers," Lucy continued, with a vibrating passionate note in her voice, "you know what misery, what disaster grow out of trying to have pleasures which do not rightfully belong to us.

You may say to yourself, 'If this is wrong, it hurts nobody but myself.' But it is not so. We all have to pay the penalty of it. You cannot pass over the least obligation to your husband or your child without injuring the whole world. There is always just as much suffering in the world as there are folly and guilt. By being good and honest and faithful, you lift the average of the good forces; by being false and unfaithful, you do your best to weigh us all down by the retributions of sin and the necessity of expiation."

Arria looked utterly bewildered. "You are dreadfully metaphysical," she exclaimed, with petulance, "and I do not understand you at all. I do no harm to anybody, and I do quantities of good. I am sure, I cannot imagine what you have in your mind when you talk about sin and expiation. If there is a good wife in New York, I am she; — as to being a good mother, I am not always so certain, but —"

"Whom were you thinking of yesterday — whom were you trying to please!" said Lucy, pressing home her accusation. "Your husband was not here, but there was somebody —"

"Lucy!" exclaimed Arria, with intense indignation, "I will not be talked to in this way. I am a married woman, years older than you are — I —"

"That is just it," said Lucy; "that is what made me blush for you. You are old enough to be dignified and wise; yet you were doing your best to draw him to you, you were putting yourself into competition with Fanny Brockway — she pulled one way, and

you pulled the other. There was nobody in the room who did not see that you were feverishly eager to keep him away from her."

Arria burst into tears. "I never was so misjudged, so cruelly misjudged," she said, her voice strangled with sobs. "Why don't you go and scold Fanny Brockway? She has a husband, she has three children, she has a home—but they are not enough for her. She turns every man's head who goes near her. She is just as much your cousin as I am. But you come to me instead, because you know that she would laugh in your face. You like better to break my heart—to see me cry."

Lucy had pushed back her chair and risen to her feet, and now, at this complaint, ran round the table, put her two hands on Arria's shoulders, and looked down. Arria, looking up, was moved by the girl's tender, benignant gaze.

"It needed some courage to come and say this to you," said Lucy. "It would be easier to let everything go on—to see you doing foolish things, with your eyes open, and drifting into a place where you could not help doing still more foolish things. I just ask you to reflect—to define to yourself what you are trying to win from cousin Otto, what you are trying to give him. You will see that you are laying up bitterness and disappointment for yourself, and for him either endless regrets or a terrible cynicism. Suppose he were actually to fall in love with you!"

Arria began to feel her heart thrilled and her con-

science grasped by the strong compelling force behind Lucy's look, tone, and words.

"He is not in love with me," she faltered.

"Still worse, suppose he were to fall in love with Fanny Brockway!" exclaimed Lucy, all on fire with her resolution and purpose. "I tell you, Arria, she shall have him no longer, and you—you shall have him no longer. I cannot bear to see you doing such foolish things, and I tell you it shall not go on."

Arria experienced a dull ache of despair. It seemed as if she were being robbed of all she held dear.

"It is as if you spoke having a right to speak."

"I have a right, and I am going to use it," said Lucy, with a childlike earnestness. "I too am his cousin. I have his welfare at heart, and I am going to do my best for him."

"What are you going to do?" asked Arria, with eager curiosity. Lucy met her eyes with a look of intense solemnity.

"I am going to make cousin Otto like *me*," she said, softly.

"Do you mean that you are going to make him fall in love with you?"

"No," said Lucy. "The matter is more simple. I am going to give him something to think about besides an infatuation for two married women. I am going to take up his time in a different way."

"It will not be so easy," said Arria, with a curious sensation of blended surprise and disappoint-

ment. "He is in love with a girl on Fifteenth Street. Her name is Maud Campion, and he takes her about everywhere. If, perhaps, I have seemed to use my influence over him, it was partly," — Arria was beginning to assert her own dignity and force, — "it was partly that he might be kept from falling into such a danger as that."

"It is a danger. I have seen him with that young girl," said Lucy, with an air of having also settled that subject in her own mind, "and I did not quite admire her. But really, Arria, which of the three pits that have been dug for him would be worst, it might be a difficult matter to decide."

"And you are going to dig another," cried Arria, recovering a little from her dismay, and seeing the position more clearly. "You say that you are not going to make him fall in love with you; but he will fall in love with you, and what will happen then?"

"I do not intend that he shall fall in love with me," said Lucy, calmly. "But, let the worst happen, it is quite a different matter for a young man to fall in love with an unmarried girl of his own rank in life from losing his heart to married women or to a silly, uneducated little creature who would degrade him and make him wretched. Not," continued Lucy, swiftly and imperiously, looking as if poised for flight, an air of aerial freedom expressed in every glance and gesture, "not that I soberly consider that he is in danger of loving you or Fanny Brockway, or even Miss Maud Campion. The real

danger lies deeper — it is that he will lose all capacity for real love, all belief that real love exists. What can he think of women? How can he find anything in his feeling for them or their feeling for him to induce him to put forth his best powers? What have you been teaching him? To be brave, self-denying, and pure? Was it not indeed to shirk life rather than conquer it? You have made him comfortable, you have flattered him, you have tried to make him feel that where you are he is protected, believed in, and applauded. Is it not so?"

Arria, who began to see her own misdeeds like fireworks in the darkness, was still not wholly prepared to make Lucy her confessor. She felt, indeed, that she had not been fairly treated. Here was Lucy wrought up to a white heat — the whole woman, every thought and every feeling, fused into a reckless determination, as if to perform a sacred duty, — to be sacrificed like a second Iphigenia, in order that Otto March's favoring winds might blow. The situation was absurd! How could a girl waylay an experienced woman, as it were, bidding her stand and deliver, then make off with the booty, wearing a saint's aureole, as if she had performed a noble action. Arria longed to shoot a rejoinder which should pierce the heart of the matter, which should show Lucy that she mistook her wishes for her rights. But the words she wanted would not come, and what she did say was: —

"What will Barry Charnock say?"

"Say? Say about what?" asked Lucy.

"About your making Otto fall in love with you. Everybody says that you are engaged to Barry Charnock; and if you are not engaged to him, at least, he has a right to suppose that you intend to be."

Lucy was startled, and grew a little pale, as if some cold rational quibble had pierced her to the heart.

"Mr. Charnock and I are very good friends," she said, with an air of perfect candor. "I am not engaged to him, nor shall I probably ever be."

"All I can say is, then," remarked Arria, "that you have very odd notions of right and wrong. You see a great deal of harm in any little flirtation of mine, but you have quite another code for yourself. Here has Barry Charnock been in love with you for years."

"Did he empower you to speak for him?" asked Lucy, with spirit. "He has never declared himself to me. I assure you of that, Arria — never by word or look has he spoken of love to me."

"And now you are going to throw him over and take Otto March in his place," remarked Arria, "and we are to look on and consider you everything that is beautiful and heroic. How do you know that I shall not tell Otto what you are going to do?"

"Because you are Arria White," said Lucy, smiling. She went up to her and kissed her. "I love you, Arria, and I trust you," she said.

"Let me tell you one thing, Lucy," said Arria, feeling that this beautiful girl, who had slain her so

pitilessly, ought to find it her turn to be pierced, "you may not understand yourself. You may think that you are acting in the most noble and unselfish manner, but the real truth is —"

Lucy looked at her questioningly — her manner and words were proud, but her eyes were so soft, her smile so mysterious, so sweet, that Arria's mood melted. She withheld the arrow that was to sting.

CHAPTER XX.

LITTLE RED RIDING-HOOD.

MEETING Lucy had made Otto a little restless. As Arria had told Lucy, he was in a dream all through dinner. He knew little or nothing of what was going on, answered at random, and was glad to get away from everybody and be alone. Lucy had looked at him more than once, she had given him her hand, and these incidents were something to ponder over. She had left the house just as Charnock entered it; yet Charnock had sat down, stayed on, even accepted an invitation to dine and spend the evening. He had been in good spirits; he always seemed in buoyant spirits, nowadays, evidently feeling the secret satisfaction of a man who, after a long patience, sees the first assured sign of the success he has waited and striven for. Charnock had made money.—they were all making money. Colonel Carver had brought them all good-luck. Otto's own pockets were full nowadays; he had learned how to buy prudently and sell judiciously. As for Kendal, Kendal trod on air. Yes, they were all making money, and money meant to each man a variety of good things; but for Charnock money

meant that he could have Lucy for a wife. He might well be in the highest spirits.

But why, said Otto to himself, had Lucy looked at him in that way? Why had she given him her hand? Of course, it was nothing but pity. She saw that he was awkward in her presence, felt at a loss for words, stammered stupidities, or was foolish and boisterous. Well, it was something to have a beautiful creature like that sorry for him. At the moment, it had made his heart throb in a strange way, and, later, to remember that wistful half-smile made him feel a curious emotion, which was like what one experiences at a sudden and unlooked-for happiness. Or was it the recollection of happiness? For, once upon a time, Otto had been happy. There was nothing he had not dreamed of in those three days before Charnock warned him off forbidden ground. He wondered if Lucy had ever thought of his constant visits in those three September days, their incessant talk,—the pressure that was upon each to tell the other, unreservedly, everything that had ever happened in their whole experience, yet, at times, the charm of silence, of half-words, shy smiles,—the feeling that nothing need be said. What had occasioned him such supreme delight was, of course, nothing of particular importance to Lucy, but, no doubt, she remembered how happy he had been; accordingly, now, seeing him unhappy, she pitied him. He felt no shame, no reproach, at her pity. He could never be angry with her.

His acquaintance with Miss Champion still went

on. Kendal's words had taught him a lesson; accordingly, he had been more discreet. But he knew that his going to see the young girl gave her pleasure, so that it must be a good action on his part. He never saw her family, and, in fact, had ceased to speculate upon their existence. No doubt, he was a little flattered at the thought that he was always being looked for, greeted enthusiastically if he came, and missed if he stayed away. Miss Champion's life was so quiet that any little pleasure counted. He had sometimes felt an intense pity for the pretty young girl, who chafed against the actual conditions of her existence, and held out her little hands for the beautiful rich things that were denied her. Then, again, her ignorance of all subjects which belong to imagination, intellect, and feeling half shocked and repelled him. He tried to fill up that mental vacancy, of which she often gave him a glimpse, by carrying her books to read. Twice he had taken her to picture-galleries and to morning concerts. But, after a few attempts to educate her up to an acceptable standard, he discarded such vain notions, and began to realize that, for all the needs of her shallow nature, she was already excellently equipped. She could contrive herself gowns after the costly French patterns she saw in the shops, and had a touch for a bonnet, which made her an artist in her way. She could also wear her fine clothes to perfection, could even speak and sit irreproachably. She knew exactly what she wanted in this world; had no problems, no dissatisfaction with

the order of things except that she was poor. Give her money enough, and life was the simplest affair imaginable.

Otto little knew how his trifling attentions were feeding the girl's dreams, nor how happy and bewildered she was, nowadays, with pride and joy and a feverish hope. If he stayed away a week, he was certain to receive a gayly colored, highly scented note from her, begging another visit. He did not like her rose-colored or green paper, nor the Sabeian odors it gave out, as if it had come from a spicy shore. Yet it was a very neat handwriting in which she told him that she missed him, that she was all the time wondering if anything that had happened at their last interview had displeased him, or if he could be ill. Otto was never glad to get these missives; but, in spite of a certain reluctance which grew upon him, he could not shake off the spell of habit, and, after receiving one, was almost certain conscientiously to turn his steps to Fifteenth Street before twenty-four hours were over.

One of Miss Champion's communications reached him the morning after he had seen Lucy Florian; and, remembering that almost three weeks had passed since he had seen her, he rang the door-bell that very afternoon, was admitted, and, five minutes later, was greeted by Miss Champion with some effusion.

"Oh, I was wishing you would come," she said. "Think of it! I am all alone. Mother has gone to Harlem with the boys, and father will meet her there

at six o'clock, and they will not be home till nine or ten. Isn't it delightful!"

"Delightful!" said Otto. "Not that I object to your mother's being at home, however. A more quiet, orderly, retiring woman does not exist. She never disturbs me. In fact, I have to take your word for it that you have a mother." He laughed as he spoke. He felt at home in the house by this time, and had sat down in the chair he liked best. He was flushed with walking fast in the cold wind; his blue eyes were full of mischief; he leaned his head on his hand, and looked at Maud.

"So everybody has gone away," he added, thinking to himself that Miss Champion looked very jaunty and coquettish in her red dress. "Little Red Riding-hood!" said he, significantly.

Miss Champion probably knew the story of "Little Red Riding-hood," but she had a clearer instinct for a compliment, and she liked the look in Otto's eyes, which seemed to soften as he gazed at her.

"I was in hopes you would come to-day," she said, softly. "In fact, I expected you."

"I call that extremely good-natured of you," said Otto. "I received your note, and I decided that I must drop in on my way up-town. Do you mean to say that you put on that bright red gown with the expectation of seeing me?"

She made him a little courtesy — she knew all these little coquetries by instinct.

"If I did," said she, "would there be any harm in trying to look nice to see you?"

"Harm? I should think not," said Otto. "Only, I do not deserve such delicate attentions."

"Honestly," remarked Miss Campion, with a little nod and laugh, "I don't think you do deserve it. You have not been here for three weeks."

"Think of it!" Otto replied, lazily. "Heaven knows what I have done in these three weeks! Oh, but I was away for ten days! I went to see my mother."

"Oh, that was it!" — her brow cleared — "I never thought of that. I did not even know that you had a mother," she added, her voice dropping almost to a whisper.

"That is all I have got in the world," said Otto.

"She does not live in New York?"

"No; far away in the country."

Miss Campion gave him a quick glance. She sighed. "I never know," she observed, gently, "how to think of you. You come here, and I see you, listen to you, feel that I know something about you. Then you vanish, vanish into darkness and silence and mystery. I try to imagine what you are doing, but I do not know where you live, where you go, or what you like. I take it for granted, when I do not see you, that you are in the gay world, going about to great balls and parties, night after night, dancing with beautiful ladies, and enjoying every moment. I look for your name in the papers, but it is not there."

Otto put back his head, and laughed a frank, boyish laugh. "A hero in a novel," said he. "A mysterious stranger, an enigmatic unknown, a comet-

like individual, who occasionally flashes across the horizon, then disappears."

"Oh, you are laughing at me!" she said, reproachfully.

"Laughing at you! Never! I am only laughing at myself, to think how little my real life answers your romantic ideas. Balls? parties? beautiful women? dancing night after night? You little realize what a poor, tame, shabby creature I am!"

"But don't you ever go out? Don't you go to balls and parties?" said Miss Campion, pressing her question with some eagerness. "You know, I saw you with one beautiful lady, in Central Park. At least, you said that she was beautiful and —"

Otto was silent. His thoughts were not sharply defined, but he felt that Miss Campion ought not even to allude to what he held sacred.

"I am a man of the highest fashion," he said, after a little pause. "Just fancy me turning on my lace-trimmed pillows about eleven o'clock in the morning, thrusting aside my rose-colored brocade curtains, and calling, 'Alphonse! are you there?' And Alphonse appears, with a beautiful China cup of chocolate, the morning papers, and my letters, notes, invitations, and billets-doux on a gold salver."

Miss Campion listened eagerly.

"Presently," Otto pursued, "I rise. Alphonse produces six morning suits, fresh from the tailor's; and, after trying one after another, I put on the most becoming."

"Oh, you are laughing at me again!" said Miss

Campion, in a reproachful voice. "And I don't believe in Alphonse at all!"

"I do not believe in Alphonse, either," said Otto. "I am sorry to disappoint your brilliant expectations of me, but I am not a young man of the very highest fashion. I do not go to parties night after night, and as for dancing with beautiful ladies" — he finished his speech with a gesture of despair.

Miss Campion looked at him half-regretfully. It brought him nearer to herself when she realized that he was not the young prince she had from the first imagined him to be, but, nevertheless, it had been charming to believe that he was rich and great, that he held the golden key to everything splendid in life.

"I never go anywhere, either," she said. "But I cannot help myself. Here I sit night after night. Father reads his paper, and then falls asleep; mother sews and mends; the boys pretend to study their lessons, but nudge each other and titter softly, afraid of waking up father; and I crochet. Oh, it is so dull!" said Miss Campion. "And when I remember that at the same time the curtains are going up at the theatres, and that in houses only a few blocks off people are dining and talking and laughing, everybody beautifully dressed, and all gay and bright and full of life, — I feel — I feel sometimes as if I should choke," said the young girl, with strong feeling. "I do want to get out into the world — to do something, not to be imprisoned here."

Otto looked at her kindly.

"It is hard to feel one misses what is most beautiful and splendid in life," said he. "But, after all, you ought to appreciate the fact that you have a great deal to make you happy—a home, father, mother, and brothers—comfort, security."

"But nobody cares about me," said Miss Champion. "To father and mother I am just one of the children. Nobody has any idea of what I think or what I pine for. It is just as if I did not belong to the world. Everybody else has somewhere to go, something to do—they know people; but I have nowhere to go, and I know nobody except you,—that is, Mr. March, I don't mean to be ungrateful for the blessings I do possess,—and, although I have more than enough to do, it is not anything that I really care about doing."

Otto was perfectly willing to philosophize in answer to these remarks; to tell her that everybody considers somebody else better off than himself; yet that things are not, after all, so unequal as they seem; that destinies differ—that one little pig goes to market and the other stays at home—one dines on roast beef, one starves, and one is a poet and laments human fate. Miss Champion was not, however, to be consoled by the glitter of such generalities. It mattered little or not at all to her that it is Heaven's decree that all creatures born on this globe are not brought into this world for the enjoyment of absolute happiness. She herself wanted to be free from plodding ways and daily tasks, and, in her

dim imaginations, no other voice came out of heaven or from the deeps except that of her own individual craving to be free and happy ; no other law existed. Accordingly, to amuse himself and please her, Otto told her the story of Cinderella, whose long service was crowned with such rewards. Miss Campion was regardless of Cinderella's virtues, but the story was exactly to her mind. She liked the idea of triumphing over haughty sisters, of rising above all who had seen her sitting in the ashes ; above all, she liked the suggestion of the prince. She confided artlessly to Otto that she had always been haunted by visions of a prince on a white horse — she had probably read about him in some forgotten fairy-tale, but this brilliant, beautiful hero, with shining hair and a smile like an angel's, was a real being to her fancy ; she dreamed of him riding towards her like the wind — he gave her his hand, she put her foot to the stirrup and bounded to the crupper behind him, and they were off to a world made up of a splendid dazzle of sunlight and rose-color haze.

Otto listened with amusement as the young girl tinged her conversation with rainbow hues of fairy-land. It occurred to him that a good many youthful feminine hopes and longings were preserved in this everlasting pretty fiction of a princely lover on a white steed ; he wondered within himself what the myth students said about it, and if they explained it by the transition of night and dawn, darkness and light. But he did not take the fact to heart — as he might have done if he had been deeply interested in

Miss Champion — that this young lady was not at present acting simply on inherited instincts, but frankly regarded himself as her prince, and dreamed night and day of that brilliant, happy future with him, to which a hundred golden threads of destiny bound her already.

Otto was not completely fascinated. He had time to think of a great many other things while he sat listening and talking: of the afternoon before, and how Miss Florian looked; of what he had to do to-night, being deep in engagements for the evening; of Colonel Carver and his talk; Charnock and his prospects. He had come early, and had had no intention of staying long, but stretched a point in order to spend as much time as possible with the lonely little girl who had put on this bright red dress to please him, and who, when he left her, would be left to silence, dulness, and vacancy. He had looked at his watch at five o'clock, and given himself ten minutes more, but at half-past five he had not moved, although he was going out to dinner at half-past six.

"I must go," he said then, jumping up. "I have already stayed too late."

"Oh, don't go," exclaimed Miss Champion, with agitation. "I wanted — I have had it on my lips to ask, all the time, but have been afraid — won't you stay and take tea with me?"

"Thanks, no; it is utterly impossible," said Otto.

"But why is it impossible?" she pleaded. "I shall be all alone. I hoped you would come in, and

that you would stay, and that — oh, please stay. I shall feel dreadfully if you go. I cannot —”

Otto felt pushed to the wall. He experienced the absurdity of the situation. She ought not to have asked him to stay; she ought, in fact, to have gone with her mother, and not to have been at home alone. And he — he ought not to have been there.

“I have three engagements for to-night,” he said, trying to carry off the situation with ease. “I am to dine in Thirty-third Street at half-past six. That, of course, is imperative.”

Miss Champion uttered a plaintive little cry. All the color and light went out of her face, and left it waxen. She burst into tears.

“You deceived me!” she faltered, her voice strangled with sobs. “You said you never went out — that —”

Otto felt overwhelmed with embarrassment. He was ready to go through any form of penance, at this moment, but he was also conscious of a desire to laugh.

“You don’t care about me at all,” said Miss Champion, with a look and voice of feeling crushed, bewildered, almost desperate. “You are cruel, — I —”

“My poor, dear little girl!” cried Otto, taking her accusations much to heart, “I wish I could stay and explain. But, don’t you see, I have waited here half an hour beyond the time I ought; and now, if I waste another moment, I shall not only keep the dinner waiting, but I shall detain the lady

who is to take me with her. Can't you understand that I disliked so much to go away that I stayed as if bewitched, putting off going till the last moment? Don't say that I am cruel."

She looked up into his face. Her blue eyes were shining ; her rosy, transparent cheeks were wet with tears ; her red lips were tremulous.

He kissed her !

CHAPTER XXI.

A MORNING IN WALL STREET.

THAT kiss put Otto into a fever. No doubt, the impulse had come from a half-amused sense that the young girl was expecting some show of tenderness. All through the interview she had been under a stress of feeling, had found something momentous in his presence, had believed that there was an event in the air. Something was to happen, and it must happen; she had coquetted with him, led him on, and he had been conscious that she was coquetting with him, leading him on. He knew that she was playing at love-making, in a becoming and piquant fashion; that she liked him, pictured him devoted to her, on his knees to her. But he had no intention of going on his knees to her; yet, not to disappoint her, not to seem dull and wooden under the rôle she had imposed, he had played up a little to her acting. But he had gone too far. He was disenchanted. He knew that he had gone too far. He got himself out of the house, feeling abashed and ashamed, and vexed at his folly. He rushed home, glad that he was belated, that he must dress in a moment, and go out with the Clayton Whites; that there was a general flurry, confused explanations, questions, and

that Arria seemed to avoid him. They dined with Mrs. Henderson, and, after dinner, they went to the German opera, to hear "Lohengrin." The music excited Otto. The remembrance that he had kissed a young and pretty girl, who liked him, roused his imagination and touched his heart. He saw her head constantly before him, with its red-gold hair, its fine, clear features, the sparkling eyes, the small, red lips, the rosy, infantile contours. He said to himself that the magic must lie in the music, which is so stirring, so full of movement, of expectation, of climax, that it gives wings to every impulse which lies hidden in the soul of man — in fact, creates an effervescence of soul, and makes one feel as if one understood and loved everything that existed. The strange, weird harmonies moved Otto, indeed, as powerfully as a love-philter.

Yet, when he found himself again in his own room at home, and all was silent, he discovered that it was not the music which had put him in mind of Miss Campion, and that all which had passed during the evening had been a distraction from the thought of her, for now the lovely and tormenting image of the young girl was nearer than ever. He saw her arch glance, he heard her vibrating voice; she smiled at him, mocked him, accused him. And the memory of that kiss gave him, instead of his first feeling of boyish bashfulness and dislike, an impulse of surprise and delight.

He suddenly found himself thinking of her in a new way. He said to himself that Miss Campion

was far more to him than he had ever supposed, that he had never understood his own feelings in regard to her until this moment; but now it was made clear that their acquaintance was not the superficial thing he had taken it to be. She had depths of feeling he had not suspected, and he — oh, he was entranced to find out that he actually cared about her tenderly. It was as if his romantic ideals were ready-made ornaments, and he could transfer his dreams, his long musings about one object, to this pretty young girl, and watch her transformation before his eyes. They were, to be sure, not an exact fit — they had been intended for quite a different woman; but this bright little girl knew how to assume them with picturesqueness and ease.

Unluckily for Miss Champion, she was never to know how, for a few hours, Otto March was in love with her, nor with what feeling he recalled the pressure of his lips to hers. It is true that he awoke next morning with a trifle of the bloom rubbed off his yesterday's experience. The kiss was cheapened by the reflection that, after all, it might not have happened — it was accidental, like everything else in his life, not a logical outcome of his feelings. Still, had this day been like every-day, Otto would as surely have gravitated to Miss Champion as the moth does to the flame.

When he reached Wall Street that day it was later than his usual hour. Kendal was closeted with Colonel Carver, and Charnock was sitting in Otto's office, awaiting his turn for an interview. The mo-

ment Otto entered, he was struck by the peculiar eagerness with which Charnock jumped up and advanced towards him.

“Good-morning, March!” said he. “Here I have been sitting in your chair for twenty minutes, reading your papers, and I might have abstracted your letters, for they lie there in a pile.”

“I am astonished at your moderation in refraining,” said Otto. “What a pile of letters, too!”

He took them in his hand, and ran his eye over them. Two he recognized as bills, several were circulars; there was a letter from his mother, three or four large invitation cards,—and one small note, on which his eye fastened. Surely, he had seen that handwriting once before! He had studied its delicate, yet vigorous and characteristic strokes. As he gazed at it, his color rose, and he looked at Charnock half deprecatingly. Charnock was watching him.

“Well!” said he. “What then? That letter lay on top of the pile. I could not have helped seeing it, to save my life. It is in Miss Florian’s hand.”

“May I open it?” said Otto.

“Of course, open it.”

Otto sat down, took his penknife, and cut round the seal. Charnock seated himself on a chair, at a little distance, and at first watched every look and movement of Otto’s; then, remembering his good-breeding, looked away, drew out his memorandum-book, made one or two entries, and seemed to have abstracted himself from present events. Yet he was all the time in an agony of suppressed irritation, and

his pulses measured every second as if it had been five minutes long. After he had exhausted every device for showing his indifference, he glanced back at the recipient of Miss Florian's letter. Otto had evidently read it through, but was sitting erect in his chair, staring straight before him, evidently lost in thought. Charnock was startled to see the expression of his face. It was illuminated — the very complexion seemed altered.

Charnock uttered an exclamation, and started up. "I wonder," said he, "when Kendal will be free to see me."

"I beg pardon," said Otto. He turned his eyes on Charnock, who was not slow to observe how their expression had softened. "I don't know anything about Kendal," Otto remarked. "But look here! I want to tell you something. Miss Florian has invited me to go with her and her aunt, Mrs. Allyn, to Mrs. Vandewater's ball, this evening. Mrs. Vandewater has given her an invitation for me."

Charnock was silent for a moment, then remarked: "That is natural enough. I suppose Mrs. Vandewater wishes to make your acquaintance."

"I don't know," said Otto. He spoke abstractedly. His whole expression had suddenly grown intensely serious. "Charnock," he said, in a different voice, softer, but clearer, "it is between three and four months since you spoke to me on a certain subject."

Charnock said nothing. He was pale, and his features had grown rigid. Otto regarded him sternly.

"Tell me if you are engaged to her," said he.

"I shall tell you nothing," said Charnock.

"Be it so," Otto returned. "Tell me nothing. But I will be more frank. I will tell you that my quarantine is over. At this moment I see that I have acted like a fool. I take back my promise not to go near Miss Florian. It seemed to me then that I was a fine fellow, to behave with so much delicacy."

"Now you say, 'Hang delicacy!'" said Charnock. "You are going to turn brutal."

"Yes."

"You are going to the Vandewater ball?"

"Yes, I am going to the Vandewater ball."

Charnock looked at Otto with an overbearing sort of smile. "Much good may it do you!" said he. "But, then, you are a Vandewater! I suppose you take naturally to that sort of thing."

"I happen to be a March," Otto retorted. "I shall probably find myself out of my native element, but one can only experiment as to one's latent capabilities."

"Oh, you will swim, you will swim!" said Charnock. "For a few years every young man feels that the only rational existence is that of society. I used to have invitations everywhere—even to the Adam Vandewaters'. Nowadays I am dropped off the lists; but I have the satisfaction of knowing that I dropped people off my lists before they gave me up. I grew tired of paying visits, dancing attendance on married women, flattering them, making my-

self useful to them. They have the game in their hands, however. Now that I am left out, it strikes cold, and I advise you not to commit the mistake I did. I lost pleasure in society, and I was such a fool as to think that what it was not worth while to do with pleasure, it was not worth while to do at all. There is little risk, however, of your inclinations running counter to any sort of amusement."

"That does not sound exactly complimentary," said Otto. "But I will try not to take it to heart."

Charnock gave a short, dry laugh.

"No, you don't need to. Kendal will not let you misuse your chances; he is wise and —"

"What's that?" said Kendal, appearing at the door with Colonel Carver. "Is it I you are convicting of wisdom?"

"Yes," said Otto. "I have an invitation to the Vandewater ball, and Charnock is holding up the importance of my doing my best to deserve such good-fortune."

Kendal came in, followed by Colonel Carver, who nodded to Otto, sat down, tilted his chair back and looked at Charnock meditatively, without speaking.

"So you are going to the ball," said Kendal. "Of course, it would have been outrageous if you had not been asked."

"I suppose you will go, Kendal," observed Charnock.

"I suppose so. I have a card, and Mrs. Vandewater's invitations are hardly of the sort that a finite being like myself can afford to throw over."

"Kendal is no end of a swell," said Colonel Carver. "Regular tip-top, A1."

"No doubt of that," Charnock remarked. "Kendal knows how to use life. I only wish I did."

"What's the matter now?" said Kendal, half contemptuously.

"I woke up discouraged. I heard rumors before I went to bed, and had nightmares all night."

"Scared, are you?" said Kendal. He spoke quietly; but Otto knew, by the way he pulled at his wristbands and set his teeth, that he was excited. "Just tell them how much money I've made for you the past five weeks, Charnock," said he.

"You have done well by me," said Charnock. "I ought not to meddle. I am conscious that I have not the requisite nerve for speculation. I lose heart easily, and want to sell at the wrong moment. May I speak to you alone — just a word?"

Kendal turned abruptly, and led the way into his own room. As the door closed on the two, Colonel Carver winked at Otto, pointed his thumb in the direction of Charnock, and said, in a low voice: —

"Queer customer, that!"

"Charnock, do you mean?"

"Yes, Charnock. Always afraid he sha'n't get out of a tight place with a whole skin. I myself shouldn't mind seeing him squeezed. He is always running across me, as if by accident, and puts questions which would require a mighty penetrating and far-reaching intellect to answer. He seems to think I am living week after next, and that all between

now and then is a matter of history with me. He says he hasn't got nerve for speculation ; and if he hasn't got the requisite nerve, why in —— don't he stick to his own business ? ”

“ He wants to make money, but he wants to make it safely,” Otto remarked.

“ I know his sort. He's a hungry dog after a bone, but despises the bone — smacks his lips over it, growls at whoever comes near and tries to get it, but looks down on that way of getting a dinner. Now, a man who deserves to make money ought to take an artistic pleasure in the turn of Fortune's wheel. It's beautiful to watch the stock-market in a large and disinterested spirit.”

“ A man cannot be magnanimous to that degree until he has a comfortable maintenance for his old age safely laid by,” Otto observed.

“ I know his sort,” Colonel Carver said again, still musing over Charnock. “ There was a friend of mine once who was running for the legislature, and was anxious to make a handsome appearance in public life as an orator. So he used to practise every morning before the glass, while he was dressing. One day he was flourishing away there, making an address. ‘ Partly this ! ’ he said, extending his right arm in a graceful flourish ; ‘ and partly that ! ’ he added, throwing out his left arm. Just at this moment, his little darky brought up his boots, and stopped to see his master gazing at his own motions in the glass, and rehearsing his speech to his constituents. He thought he would try too ; so said

the little ducky, throwing out his right arm, 'Partly fool!' then, throwing out his left, 'and partly — dam fool!' "

Otto chuckled.

The Colonel rose with an air of solemnity.

" 'Partly fool!' " said he, wagging his head toward the inner office, " 'and partly — dam fool!' "

He looked at his watch.

"Tell Kendal he shall hear — he shall hear!" he remarked.

"He shall hear!" repeated Otto, who was used to vague allusions and catchwords, to the meaning of which he had no clew.

"He knows what he wants to hear. So you are going to the Vandewater ball," said the Colonel. "No doubt, it will be a fine affair."

"They say so."

"I suppose you go in swallow-tail coat, white kids, and patent-leathers."

"Some such costume. It is not a fancy-dress ball."

"Never had on such a rig in my life," said the Colonel, in a burst of confidence. "I would as soon wear a strait-jacket."

"But you would look nobly in evening dress, Colonel," observed Otto. "You are one of the finest-looking men on Wall Street."

Colonel Carver's vanity was evidently tickled.

"I don't know," he said, "I never did go in for style; but I have sometimes thought — " he chewed his tooth-pick meditatively for a moment, still smil-

ing over Otto's compliment, then remembered more important matters, and pulled himself up, as it were, from too pleasant a reverie, and pounded his hand down on the desk. "Talk is talk," said he, "but money buys the land! Give Kendal my message, youngster." He went out, turned at the door, and, pointing his thumb at Kendal's office, murmured, "'Partly fool, and partly — dam fool!'"

Left alone, Otto turned back to his letters. He re-read Miss Florian's, then carefully perused his mother's. He had put by the former in his pocket-book, but, as he was still uninterrupted, he could not resist taking it out and going through it for the third time. It ran thus: —

WASHINGTON SQUARE, Wednesday.

DEAR COUSIN OTTO: Mrs. Adam Vandewater has asked me to address the accompanying card to you, and to say that she looks forward to making your acquaintance at her ball, having so far been disappointed in meeting you. I shall be at the ball with my aunt, Mrs. Allyn; we shall go at ten o'clock, and if you will wait for us at the foot of the staircase, we will present you to your unknown cousins. I shall be disappointed if we do not find you. We see you too little; I have half a dozen plans for seeing more of you.

Yours sincerely,

LUCY FLORIAN.

He had not yet defined his sensations at receiving this note. It was as if it were a touch of flame to something explosive within him, and what had yesterday burdened and oppressed him was now scattered to the four winds. He was eager to make the most of the opportunity that Lucy's note held out. He hardly knew what he had said to Charnock, but

he had meant to declare his intention of acting henceforth as he saw fit, no longer resigning himself to the capricious will of an individual, as if it were the immutable decree of Destiny. How Charnock had taken it, Otto had not stopped to consider; in fact, his head was fairly swimming round with new thoughts, new sensations, new resolutions.

He heard Charnock bidding Kendal good-day, and was glad that he was not to see him again. Kendal went back to his desk a moment, then came in and approached Otto, who had put aside his note and buried himself in a morning paper.

"So you are going to the ball," said Kendal, taking up the invitation and looking at it indifferently. "Charnock seemed a little cut up at being left out. You would have it that he was engaged to Miss Florian, but the fact that he is not invited makes it clear as light that he is not."

"Yes," murmured Otto, and he wondered mentally by what logic it was he himself had arrived at the conclusion that Charnock was certainly not Lucy's accepted suitor. "Yet it may be that they are engaged and it is not announced," he added.

Kendal made a contemptuous exclamation of denial, in so unusual a manner that Otto looked at him closely, and observed that his face showed a slight quivering of the lips and chin, betraying an internal excitement, which he was exerting himself to control.

"What is the matter?" said Otto, eagerly. "I have not read the papers. Is there any bad news?"

"Bad news? No; I'd rejoice at bad news — at any news. It makes me grind my teeth to look at the papers."

"What is in the papers?" demanded Otto, turning the sheet to discover what had been happening to affect their daily interests.

"I tell you there is nothing in the papers; it is the dead negation that I complain of. Last week they talked of war in Europe — all the powers were blustering and bullying. Now they seem to be sitting down at a universal love-feast. Somebody said, 'They talk of peace, but there is no peace.' What I complain of is that they talk of war, but there is no war."

"Do you want a war?"

"Want a war? I want anything — a cyclone, an earthquake, a simoom — anything to break up this stagnant atmosphere. There is not an eddy in the pool, not a cloud in the sky as big as a man's hand. Everything is lovely — that is where the trouble lies."

Otto laughed, but looked at Kendal with a shrewd guess that some question was pending, and that Colonel Carver's ultimatum was awaited with some suspense. Kendal's manner was light — he was evidently more than half in jest, but he was whimsically confessing a part of the truth to mask his actual disquietude.

"Stocks seem to keep up. The Consolidated touched 93 yesterday," Otto remarked.

"That's what vexes me," Kendal retorted.

Otto stared at him. "I supposed you wanted it as high as it could go."

"On the contrary, I should like it to come tumbling down a few pegs."

"Oh, you want to buy!"

"That is deep of you!" said Kendal, with a sort of angry scorn. "You have, indeed, cut your eye-teeth!"

Otto was probed to the quick. "Look here, Kendal," said he, "I will stand neither your contempt nor your patronage. You have done nothing to teach me Wall Street tricks, and it is not worth while for you to take that tone."

Kendal, who had felt all the morning goaded to a fury, conquered his mood on the instant. He sat down opposite Otto, put his folded arms on the desk, and, leaning forward, regarded him with a frank, gay smile.

"I meant nothing," said he. "I feel petulant, and you sometimes seem to me such a child of good-luck that I envy you. As to my not teaching you Wall Street tricks, I promised your mother that you should not be put into harness until you felt a strong inclination for it."

"But I have a strong inclination to do something," said Otto. "Do you suppose I enjoy this aimless career, made conscious every day of my incapacity, feeling as if I had missed my destiny, stifled my true nature, in taking up a business for which I have no vocation?"

"You have enough vocation for it. All in good time you will take to it. I advise you not to be in a

hurry. Gather your roses while ye may. I tell you, cousin Otto, it is a good thing to be able to wake up in the morning and feel that you have not got to parry and thrust and thrust and parry for your life and credit that day; that nothing depends on your seizing the exact moment and making the right decision at the very instant when all you have is cast on the die; that things may drift or things may drive; that what the clock chimes at noon does not mean that your time is almost up — that unless you move heaven and earth, you may as well go hang yourself at two o'clock — and that when it strikes three something seems shattered within you, as you realize that you have a reprieve for eighteen hours. By the Almighty, if ever I make a clean million of dollars, I'll get out of this cursed street and never set foot in it again. I'll put my money into three per cents.; better still, into my stocking, and never look at another stock quotation so long as I live. At this moment, I am floating six balloons, each of which has a whole heaven of possibilities and a whole hell of doubts inside of it; and whether they will soar or sink, who can tell?"

"Yet you want the Consolidated to come down."

"As low as it will touch."

Otto was stirred to the liveliest sympathy and interest. Curious to relate, he had never liked Kendal half so well as at this moment.

"Kendal," said he, putting his hand out and touching the arm of the other, "you are carrying too much, as I've heard people say."

Kendal started to his feet. "You've heard people say I was carrying too much?" he repeated, angrily. "Who said it? Who said it?" He stamped his foot in his eagerness.

"I don't mean that they said it about you. I meant that I had caught the phrase; it was Cadwell who used it."

"About whom? Who did he say was carrying too much?"

"I think it was Rawdon. Yes, it was Rawdon."

Kendal drew out a note-book, opened it, and turned over the leaves, found a certain page, studied it for a moment, then made two pencil-marks, and replaced the book in his pocket.

"Rawdon knows what he is about," said he. "By the way, Otto, when have you heard from your mother?"

"This morning."

"Does she say anything about that five thousand dollars?"

"She alludes to it."

"I advised her to put the money into the Jupiter Lode."

"I know you did."

There was a certain reserve in Otto's manner. Kendal looked at him with a half-smile, but, although he smiled, the space between his eyes narrowed, and his nose seemed to hook.

"Listen a moment, Kendal," said Otto. "You understand just how my mother is situated. She has a handsome income, and out of it has saved a

certain amount for me. You know what she put into the firm when I came in. She has also put ten thousand into your hands, to be invested as you found most advantageous. She has five thousand left. Now, do you think that five thousand had better go to inflate those balloons you were telling about just now?"

"Have I not paid her fifty per cent. on her investments! It was her own idea suggesting that she had five thousand dollars more which might be profitably used. The Jupiter has declared two dividends within three months. It is not one of the doubtful investments of which I spoke, but the solidest thing going. She will soon double her five thousand, and that is what she wants to do."

"Double it or lose it, I suppose."

"I tell you," said Kendal, growing cooler and more plausible each moment, the momentary flash of fire he had shown put out by a practical purpose, "the mine yields twelve per cent. of pure ore. Some mines have only pockets of rich ore, no real vein; in others the assay may promise well, yet all the profits go to the chemists and furnace-makers. But the Jupiter is a sure thing. I have not the least interest in making you invest against your will. Were there any risk, it would be suicidal in me to think of sacrificing anybody so near to me as your mother. But I hate to see a good opportunity missed. There are just one hundred shares left — and your mother shall have them to-day at $41\frac{1}{2}$. By another week, I intend that they shall be 80."

"I wrote to my mother that she had better take a safe, low-paying investment. No woman should buy speculative stocks."

Kendal laughed. "You may say that to a man. But no woman is satisfied with five per cent. or six per cent.; ten per cent. is better, but what they want is fifty per cent."

"My mother knows too much for that; yet she has enormous faith in you — in any male adviser, I might say. She mistrusts herself, but considers a man infallible."

"A very sensible notion. I've got too many female clients who consider themselves infallible."

"My mother is not like that. She gives generously; she makes without exultation and loses without a reproach. But she has no need to make a hundred per cent., or fifty per cent., and I don't want to see her trying to do it."

"Very well," said Kendal. He looked at his watch and held it for a moment in his hand. There was a sudden silence, and Otto could hear Trinity Church clock striking eleven.

"You are waiting for something," said Otto.

"For a telegram, yes," Kendal replied, coolly.

He sat down, laying his watch on the table before him. It was, perhaps, an anxious moment; he strummed on the table, stared at the ceiling. Once he seemed to be making a calculation, for his lips moved. Then he looked back at Otto, smiled, and said: —

"I did not tell you that a charming young woman

sat beside me at dinner last night, and asked about you."

"Who was it?"

"Miss Florian."

"What did she ask about me?"

"Whether you were a promising financier. I gave you a high recommendation, which was almost a pity, for she remarked that she had been brought up to believe that if a man were over-successful on Wall Street, there was a cloven hoof somewhere."

"What did you say to that?"

"I confirmed her belief. When a woman speaks with such a dimple and such a smile in the corners of her beautiful lips, she may say what she pleases. She is never over-polite to me. She knows what politeness to me means."

Otto looked at him questioningly.

"I wonder if you have ever discovered that she is the only girl in the world I am capable of going mad over," said Kendal, who was evidently under the spur of a compulsion to spend himself on something.

"I know that you admire her."

"But I am not mad!" Kendal pursued. "She keeps me admirably sane. Knowing that I want not only an ell but miles, she never gives me an inch — not an inch," he repeated, reflectively. "I don't think she cares about any man alive," he continued. "There is not a spark of coquetry in her. There is nobody like her to talk to. She makes no attempt to create an impression — she is spontaneous and candid as the day. She is interested in ideas, in

things. I don't suppose that she is likely to fall in love — but some day it will dawn upon her that an unmarried woman has no position. She will want to go out first to dinner, have diamonds, and be a leader of society, — and then she will marry."

"Charnock cannot give her those things, unless you go on increasing his capital by geometrical progression."

"Oh, Charnock!" said Kendal, contemptuously. "Hang Charnock! If I thought she was the kind of woman to take up with a man who looked at her, sighed, longed, then counted the dollars in his pocket, and went away to coin more money before he dared make the plunge, I should not care about her. Charnock has milk-and-water in his veins. He believes she is smashed on him — only waiting for him to speak. Think of it! I don't pretend, as he does, to being actuated by double-distilled fine sentiments; but if I loved a woman, and if I had a glimmer of belief that she returned my feeling, the world would have no peace for me until the veil was down between us. A woman even ready to tolerate the man who loves her, and he not at her side, at her feet, under her feet! — I can't imagine such a thing!"

Otto, already kindling, took fire from his words. He sprang up, threw up his arms, and crossed the room, clasping his hands above his head.

At the same moment there came a click.

"Ah!" said he, "there's the wire working."

Kendal had not been slow to hear. He was already in his office. Otto recognized the sound well enough,

by this time, to know that the message was brief, and in cipher.

Kendal came out, his face aglow and smiling.

"That devil of a man is successful at every point!" he exclaimed, with exultation. "I'm off for an hour or so, but I am sure to be back before two."

He went out, leaving Otto alone.

CHAPTER XXII.

THE VANDEWATER BALL.

EVERYBODY in New York knows the old Vandewater house, near Stuyvesant Square. On this January night, when Otto presented himself, it was all ablaze with lights. The front entrance was canopied with canvas, which extended over the pavement, where half a dozen policemen were engaged in keeping back the crowd of street idlers collected to get a glimpse of the ladies' toilets, and pressing forward at the least opportunity to gain a view up the brilliantly lighted vista to the vestibule, set about with hot-house palms and palmettoes, and the inner door, which constantly swung wide to admit the groups of guests, then was jealously closed. Carriage after carriage drew up, released its occupants, and drove away, leaving the next one in the rank room to advance, which in turn moved a few inches to the entrance of the awning. Otto was glad to be on foot, and so suffer no crush and no delay. The church clocks were striking ten when he entered the house, and five minutes later he was standing at the foot of the great staircase, and for the next three-quarters of an hour had ample opportunity to look about him. The first floor was given up to-night to refreshment and dressing rooms. Strains of music, from the

band at the upper landing, floated down the grand staircase, which offered a constant succession of brilliant pictures, as magnificently dressed women went slowly up the steps, between the rows of orchids, camellias, ferns, and great-leaved plants. The wide hall, and particularly the alcove where Otto stood, was set about by orange and lemon trees, in full flower and fruit, acacias, and jasmines.

"Ah, here you are, on the very top crest of the wave of fashion!" somebody said in the ear of the young fellow, who stood dazzled, a little bewildered, and feeling as if he were an absolute stranger in New York.

It was Kendal, and he took up his stand by Otto, letting his cool glance travel over the decorations of the lofty hall, the wreaths of roses which crowned the banisters of the broad staircase, the brilliant orchids, the broken, divergent rays of the ladies' satin and *moiré* dresses.

"Splendid, isn't it?" said he. "This is magnificence of a high order — but money can buy it all. Just look at those diamonds!"

"Diamonds!" repeated Otto, dreamily.

"On that woman's neck — a superb *rivière*!"

"I have not taken in such details yet," said Otto. "I am drinking it in gradually."

"Have you been upstairs, to speak to the hostess?"

"No; I am waiting for somebody to present me."

"I'll present you, with pleasure."

"Thanks," said Otto, with a little heightening of

color. "I am waiting for Miss Florian and her aunt, Mrs. Allyn."

"Oh, the deuce you are!" said Kendal. "Well, you are in luck! Do you dance?"

"I believe so. Do you?"

"I don't think I have danced for five years."

"What do you do at such a place — talk?"

"No; I make a few bows, then stand about and wait for my chance to speak to half a dozen or more with whom I like to keep on speaking terms. I change my position constantly, and pass through the rooms as if I were looking for somebody. What I try to do, when I come into this sort of a crush, is to avoid stiffness on the one hand, and any sort of social responsibility on the other. I eat as good a supper as I can, and I make a point of taking out a pretty woman to give her hers. Then I go home with a quiet conscience. I observe a good deal. I get my little bit of fun out of it. Do you see that handsome woman going up the staircase? She looks like a statue of snow — of snow that never melted. She is the wife of old Blake, the millionaire. He fell in love with her in the country, and brought her here, five years ago, to preside over his house. She does it royally. One would think she had been born with a gold spoon in her mouth. And she has always been considered as discreet as she was beautiful. You know McElroy. McElroy has hovered about her a great deal, and, if it had been anybody besides Mrs. Blake, there would have been talk; but she, being well known to be pure as ice, chaste as

snow, has escaped calumny. Well, three nights ago I saw her at a party. She wore white, and a bunch of pure white roses on her breast — those white roses which have great gold hearts. I saw her pass through the rooms with McElroy, and noticed that they sat down in a sort of arbor, in a bay-window, made of plants, and wholly screened from view. When they went in, Mrs. Blake's roses were fresh, as if just picked — not a leaf crumpled. Twenty minutes later, the two emerged, and those roses were a ruin — half the petals gone; and, curious to relate, half a dozen of those pure white petals and the pollen from those great golden hearts had somehow been transferred to McElroy's immaculate broad-cloth."

Kendal paused, and laughed. Otto looked at him at first incredulous, then half smiled, shrugged his shoulders, and glanced away.

"A good deal of life goes on at these balls," Kendal pursued. "More than you would suspect from the cool, demure faces of those women going upstairs. Do you see that girl in pale blue? She looks like an angel, doesn't she? You would suppose that she had never read anything more exciting than Henry James's novels, and had gone to bed at nine o'clock every night in her life. It is Miss Violet Cameron. You know her brother Joe. Well, not long ago, Joe came up to a lot of us fellows in the dining-room, at supper, and said, mysteriously: 'I am going to have some fun. I was in the conservatory, just now, and happened to catch sight of Ned

Wood kissing a girl behind one of the orange-trees. I was searching for a fan somebody had dropped, and, when I saw that Ned and his companion had gone, I looked under that orange-tree where they had stood. The fan was not there, but this glove was !' He held it up. 'Now, I am going over to those girls, to have it identified, and we'll find out who it was Ned Wood was making love to !' You must understand, Otto, that Ned Wood is a married man, and he has a tarnishing eye for feminine reputations — they scorch and wither up when he comes near. Well, Joe went across the room with an easy air. 'Found a glove !' said he, 'a beautiful little glove ; and I want the pleasure of putting it on some exquisite little hand. I hope some of you will condescend to claim it.' His sister Violet called out, 'It's mine, Joe, dear ! I've been looking for it everywhere !' What do you think of that ?"

"That Joe Cameron is a cur," said Otto, with indignation. "He deserved the punishment he got."

"But I dare say he had believed in his sister," said Kendal. "He only thought it would turn out to be some other fellow's sister. See those two dressed-up, grimacing, worn-out old monkeys, offering their arms to those girls. Those are the two Pettit brothers ; they have been first-class beaux for half a century. Those were the Mortimers they spoke to. There are seven Mortimer girls, all in society, all handsome as Judiths, but nobody marries them. They are beginning to look hard. But, then, one

sees few faces which keep fresh after an hour or two of such a jam and crush as this. Girls are too delicate for a competition. They grow nervous; they have to suffer little defeats, exasperations, disappointments. While they are in animated conversation they seem in high spirits. The moment they are left to themselves, their muscles droop, the light goes out of their eyes, and they show haggard and old; or, worse still, the soul goes out of their faces, and the passions begin to gleam. There goes Lily Snyder. By two o'clock, that pretty, bright-eyed, rosy-cheeked girl will have turned into a flushed, dishevelled Bacchante, her laugh a screech, and her voice shrill as a newsboy's."

Kendal, thus talking on to kill time, while his eyes slowly travelled up the staircase along with every pretty woman, observing every detail of her face, figure, and toilet, had not forgotten to watch for Miss Florian.

"There she is at last," he said. Simultaneously with Kendal's exclamation, Otto had started forward, and stood bowing as Mrs. Allyn approached, followed by Lucy Florian, who moved along calm, cool, and serious, apparently looking neither to the right nor left, seeing nothing. She was dressed in white gauze, with silver embroideries; her beautiful neck was bare, and her perfect arms hung straight down with the perfection of pose which belongs to an antique statue. She seemed unconscious of her surroundings, yet she was observant. At least, she saw Otto.

"Here is Mr. March, aunt Cornelia," she said.

"What, that youth! Why, I looked at him and lost my heart to him!" said Mrs. Allyn. "I wondered where he had descended from. How do you do, Mr. March? I'm delighted to see you. I asked Lucy if you were presentable, and she said, 'Passably.' But the truth is you have quite an air, young man. No, don't offer your arm. Walk just one step behind, and don't tread on my gown. Now, Lucy, don't let us get separated in the crush."

Lucy had not felt sure of meeting Otto. He had not answered her note. She could not help feeling almost too exultant now that she saw him. She had determined to be kind, very kind. Mr. Poore had implored her not to crush him with her haughty airs, not to scare him with her indifference. She had made a rôle for herself. She wanted to be gentle, she wanted to be even a little seductive; but the moment she saw the light in his eye, she was not entirely the mistress of her part.

"I am afraid you have been waiting for us a long time," she said, looking back at him over her shoulder as they mounted the staircase. "I came at ten. It is eleven now. My aunt was a little late, but the real detention was outside. It seemed as if our carriage was wedged in and could never move. I am so glad you came!"

Otto said nothing; he was bending forward as she bent back, and their glances met.

"You did not answer my note," said Lucy, softly.

"Answer it!" said Otto, aghast. "It never occurred to me to answer it!"

"It made no difference," said Lucy; "only, one generally does answer notes."

"I remember now. But, then, I have not been cool enough to think of anything so far except that I had the note."

"You were so delighted to come to the ball? Do you love balls?"

"I think so — but I never was at a private ball before."

"They talk about the pleasure of a girl at her first ball. Why should not a young man have a delightful experience?" said Lucy. "I have not been to many balls. Sometimes I do not like them at all. But to-night the sound of the music inspires me! Do you know the feeling?—as if the limits of ordinary life receded?"

"I know that my existence seems suddenly to have become boundlessly wide," answered Otto.

They had reached the threshold of the great drawing-room, where Mrs. Vandewater stood receiving her guests, with her four married and her two unmarried daughters.

"If I had time," said the hostess to Otto, as he made his bow, "I should give you a scolding. Here have I been at home these six weeks, and you have not come near me. You left a card? Mercy on us! You are very fashionable — we are plain people, and we expect our friends to try to see us. What does a young man expect? That he shall be

run after? I am afraid you are dreadfully spoiled. Come and see me, and I will tell you how to behave. It will do you good to hear your faults. I've heard of you — I know what your failings are. Be sure to come soon."

She waved him off, and Otto was glad enough to move on with Mrs. Allyn and Lucy. Mrs. Allyn was looking everywhere, bowing, smiling, and making gestures with her fan, and, to Otto's surprise, everybody was nodding to him in a flattering and familiar way.

"Who is that?" asked Lucy. "What an extensive acquaintance you have!"

"I don't know her at all," said Otto. "I don't recognize any of these people who bow to me. I am not certain, however. Can that tall, magnificent creature be Mrs. Lansing? I took a Mrs. Lansing out to dinner last week; she was dressed from head to foot in a sort of armor of black jet. She was a foot taller than I am, twice as broad, and I admired her more than words can tell. But my feeling was not reciprocated. She asked me what Marches I was related to — I told her my mother was the only relative I had by that name, and she was not born a March; then she inquired if I had been at somebody's wedding — I said no; at last, definitely to settle the whole question of my social status, she wanted to know if I was invited to this ball. When I replied in the negative, she seemed to feel it a pity that she had wasted her time on me, and during the remainder of the meal she talked over my

shoulder to a lady who knew the same people that she did."

"She wanted you to be properly authenticated," said Lucy. "It is quite evident that you are now in her good graces. You must go and make your bow and ask her to dance. I dare say she would condescend even to dance with you."

"I would so much rather dance with somebody else," murmured Otto.

"With the Vandewater girls? Of course, you must dance with the daughters of the house."

"But may I dance with you afterwards?" said Otto, looking at her eagerly.

"It is a duty for you to ask the Vandewater girls," said Lucy, half-laughing and half-serious. "And you may consider it another sacred duty to invite me, because you came with us. But I will be generous and let you off that half of your duty."

Otto actually turned pale; he looked at her with a glance which amazed her, it was so full of reproach. "Oh, I will dance with you, if you wish," she said, softly and shyly, and they stood for a moment mute and embarrassed, like two children. Then Lucy remarked, trying to conquer a sort of difficulty she had in speaking at all: —

"You sent me such lovely flowers! But don't you know that white lilacs in January are intended only for princesses royal?"

"So it seemed to me," said Otto. "And there was but one bunch of them, while there was a profusion of roses."

“Usually,” murmured Lucy, remembering that her rôle was to please, “I only carry the flowers that cousin Van gives me. But — ”

“Did Mr. Poore give you those white roses?” asked Otto, feeling his spirits rise every moment. For to see his little offering side by side with a splendid bunch of La Perle roses had reminded him painfully that he held his present footing only by some accident or favor. But if those white roses were Mr. Poore’s gift, and not Charnock’s, why, then, be reminded of Charnock? Lucy did not speak of him — hinted of no regret at his absence, no concern for his possible desolation, left out of this glittering assemblage. Let Charnock go. Every dog has his day, and this was surely Otto’s. He and Lucy, wedged into a corner, forgot to do anything except to talk to each other. All sorts of schemes were in the air. Otto almost needed a book to put down the engagements he made within the next ten minutes. He was to dine with her aunt, he was to dine at home with them, and afterwards to go to a concert. He was to help her in a plot for smuggling Mr. Florian to the German opera without Mr. Poore’s knowledge. Had she asked the infatuated young man to find a roc’s egg and bring it to her next day, he would have promised with the same passion and ardor with which he bound himself that Mr. Florian should hear *Die Walküre*. Except that Lucy was herself under the influence of some glamour, she might have mistrusted the readiness with which the young fellow on the instant flung off

his allegiance to Arria, to Mrs. Brockway, and to his Fifteenth Street charmer, considering what a fatal hold she had supposed them to have over him. At this moment, Lucy could not help seeing that she alone moved him, and there was a certain charm in leading him where she chose. They had quite forgotten that anybody else existed, when all at once a voice said in her ear:—

“Good-evening, Miss Lucy Florian. Now, was it not this dance you promised me?”

“Oh, Tom, was this the one? Let me introduce you to your cousin. Mr. Otto March, Mr. Thomas Vandewater.”

“Oh, March and I know each other like anything,” said Tom, “except that I never heard before of his being my cousin. I’m glad to know it. May I hope, Miss Lucy Florian, that you will favor me?”

“I will dance this one with you,” said Lucy. “The next is for Mr. March.” Otto had given way, and now drew back to let them pass. “The next!” said Lucy, looking at him with a dazzling smile. “You must dance with Bessy first.”

“The next!” Otto said to himself, with a kind of shiver, looked about him, and plunged back through the crowd. He would have preferred to withdraw into a corner, and watch Miss Florian until his own turn came. He felt intoxicated by the movement, the glitter, the summer-like atmosphere, heavy with the scent of flowers, the music, which gave meaning and rhythm to the buzz of

voices. Something, at any rate, had gone to his head. He was hardly conscious of an individual existence; the idea of Lucy absorbed him. He had known, from the first moment of meeting her, that she was beautiful, but had never realized that she was so incomparably beautiful. She was like no one else. Her head, throat, and neck, emerging from that cloud of gauze, — over which trailed a garland of white convolvuluses, — showed a beauty, a nobility of shape and poise, which made her a goddess among women. And he was going to dance with her — to dance with her! The next dance! Yet, first he must find Miss Bessy Vandewater, and ask her. The two rooms, full of people, which separated him from the daughter of the house, represented the whole world of New York society. To Otto, however, this well dressed crowd was simply a tiresome impediment, which barred his way and made him lose time. He could not push and shoulder a pretty woman who was languidly waving an enormous fan of blue ostrich-feathers, thus effectually checking his advance in one direction, while on the other side was drawn up a phalanx of chaperons, laying down the law to each other concerning some social event. It occurred to Otto that he might skirt the crowd, and squeeze behind the curtains which hid a bay-window; but, to his confusion, he found that he was trespassing upon a *tête-à-tête* conversation between a young man and a young woman, both of whom turned and glared at him. He retreated, with a muttered apology, and

found himself face to face with Cadwell, who greeted him with effusion.

"Brilliant affair, isn't it?" said Cadwell. "But what a jam! However, people will begin to go down to supper presently, and there will be more room. I looked into the supper-rooms as I came up. Such people as the Vandewaters never offer much of a spread. I was at Blake's the other night, and, by George! there was everything under the sun, from canvas-backs to strawberries. I went down three times. That is the sort of thing a man remembers afterwards, and is grateful for. I don't see either rhyme or reason in such an affair as this. However, at your age, —"

"I want to get back to the hostess," said Otto, interrupting remorselessly, "and I am in a desperate hurry. There seems to be no such thing as getting out of this room."

"I will tell you how to do it," returned Cadwell, with the easy habit of a veteran who had been through the wars. "Just fix your eye, with an eager expression, on some point far ahead, and everybody will make way for you. They turn to find out where you are going, and you slip past and —"

Otto had already slipped past, and was out of hearing. He had no intention of becoming a victim to Cadwell's desire for a congenial listener, and was testing the efficacy of his suggestion. It answered admirably for a few moments; in fact, he looked so absorbed and eager, he kept his glance so pertinaciously fastened on the farthest-off point in the

vista, that he would soon have caused a stampede on the part of all the people, to see what delightful event could be taking place. He had time to effect his object and escape from the middle room; but, once outside, he was sharply brought up by Clayton White.

"Why, are you here!" said Otto, taken by surprise. "I thought you were not coming."

"I dropped in," said Clayton. "Arria declined for us both; but at a ball, you know, one has a certain freedom. And, no doubt, these things are useful to a writer for the press. There is a natural expectation that a man just in my line should know everything. I am obliged to be hospitable to every variety of artistic effort to create pleasing effects and dispel dulness. The difference between this sort of a spectacle and some others is that here everybody has a rôle to play; and one is flattered by a private conviction that, in assuming dress-clothes, and measuring his powers against the best born and richest people, one is a man of the world. Not but that I consider a mere man of the world the most *borné* of his species. I cannot imagine a poorer place than this world would have been had there been more than an occasional master of the art of wearing clothes consummately, saying things agreeably, and —"

"Look here, Mr. White," said Otto, in a fever, "I'm in a desperate hurry, and I have not a moment to lose. I hate to seem rude, but — you understand."

Clayton White gave way, and turned to see on what errand of mischief the youngster was bent. He himself was a little at a loss for somebody to talk to. Naturally, he and his wife had cards for any large entertainment at the Vandewater house; but it was their habit to decline. To-night, however, Clayton had felt urged to drop in and see how Mrs. Archibald Brockway looked, and what she was doing; but, so far, she had not rewarded him for sacrificing his habits and principles to his curiosity, not to suggest a more sentimental motive for his presence.

Two seconds after leaving Clayton White, Otto had a clear intuition. About six feet off stood Mrs. Archibald Brockway, dazzlingly arrayed, arch, smiling, talkative, conscious that she was well dressed; that every woman in the rooms declared her gown to be scandalously décolletée, but that there was not one there who did not envy her her superb neck and shoulders; and that she had six men, of the best *monde*, standing about admiring her, and waiting for her to say something they could go off and quote and laugh over. She fanned herself easily, talked just enough to whet their appetites, but did not let herself go. She liked to stand there, cool and collected, under the direct, critical, knowing scrutiny of half a dozen of the most desirable men in the rooms. Still, she was well aware that a triumphant episode like this was a mere episode. Much as she might have liked to have it go on forever, she must bring it to a climax, and change the scene, or it would pall

upon them all. A lively succession of schemes had passed through her pretty little head for making her escape with *éclat* from her circle of admirers, one plan putting out another before it was carried into execution. Although she had not yet seemed to see Clayton White, she was well aware of his proximity, and had just decided to utter a little scream of delighted recognition, pounce on him and carry him off, when she caught sight of Otto March. Release had come to her in the most delightful shape. Her face broke into the most enchanting of infantile smiles; she folded her fan, and made a step or two towards him, breaking the ranks of the group of men, who turned and stared at the young fellow, recognizing him as that well known lucky individual called "Kendal's partner."

"Our dance," murmured Fanny, softly, "our dance. I had not forgotten it."

She shot a charming glance at the others, and moved off on Otto's arm, smiling like a happy child. She was not sorry that Clayton White should be a witness of the pretty scene, of which she was the centre and the ornament. Her triumph made all sorts of ideas buzz in her mind, and come flying out of her pretty lips like a hive of bees eager for liberty.

"You dearest, best cousin Otto!" she exclaimed, clinging to him, and looking up in his face. "Oh, I was so thankful to see you! I was so tired of those dreadful men, and I had been wondering if it was all to go on forever. I smiled and smiled, racking my brains for something to say, and —"

"But," said Otto, "I've got to go and ask Miss Vandewater to dance. I've been trying to get to her for — I should say it was hours. In fact, I feel certain it was day before yesterday that I started."

"Nonsense! Why do you want to dance with Miss Vandewater?" said Fanny. "She's an abominable dancer. Come, dance with me. I dance beautifully. Men always say that it is second heaven to dance with me."

"Even if it were complete beatitude, I couldn't dance with you. I have to go through purgatory first," said Otto. "I must wait for full bliss."

"But you must, you shall!" declared Fanny. "You cannot desert me. You could not have the heart to strand me here. You want to dance with me! — you know you do! Come! Miss Vandewater is not the only woman in the world. Come! it will do no harm. Come!"

They were already inside the ball-room, and, once on the floor, everything moved, and to have stood still would have been to break every law, natural and social. Otto had practised the waltz in Germany, and he always danced well. At this moment, although he was nervous, angry, dejected, and consumed with regrets, he danced to perfection. He had a delightful partner, — troublesome interruption although she was, — and they suited each other as the west wind suits thistle-down. The free movement relieved his mood. After being dominated by other people's impulses, he resolved to have an impulse himself. He waltzed Fanny across the room and

back again, zigzagging, around the outside circle once, and then again across. At this point he released her, and at the same moment freed himself, striding two yards off, from which safe post of vantage he made a low bow. Mrs. Brockway called after him that he danced like an angel, that he must ask her again, and that he should take her to supper. But these adjurations it was safe to disregard. Besides, by sheer good-luck, at this very moment, Miss Vandewater, who had been dancing, was safely shoaled in the door-way, within three feet of him.

"I have been trying to find you, to ask you to give me a dance," Otto murmured, making a second bow, equal in depth to his first.

"Oh, I'm so glad!" said Miss Vandewater, who was a frank, popular girl, plain, but sufficiently well endowed in other ways to insure her having a very good time in society. "I hoped we should have a chance to get better acquainted."

Otto murmured a reply, but they were already on the floor, and, as his partner was no light weight, his full energies were required to keep himself and her turning within close limits. Her tendency was towards a somewhat erratic course, but he contrived to keep them from colliding with other couples. Had he enjoyed the dance more, he might with a better conscience have brought it to as speedy a close as was consistent with ball-room rules. As it was, he waited for her to signify a wish to stop; but she went on with so wonderful a vigor he could only

take it for granted that she was having an unusually pleasant experience.

"I'm afraid I am tiring you," he found breath to say after a time.

"Oh, no, not at all," she replied — but added, with an afterthought, "I suppose, however, that we have danced long enough." She stopped where they were, and put her hand under Otto's arm with a frank smile. "Let us go find mamma," said she. "Mamma wants to see you again."

She prattled on volubly, finding it a delightful circumstance that she was making a new acquaintance, who had the distinction, besides, of being half a Vandewater by birth. There were few young men to whom she felt free to talk in this easy, sisterly way, but a cousin could be trusted. She was all the time observing him, trying him by the Vandewater standards. *Bon sang ne peut mentir*, she said to herself, triumphantly, as she decided that he was very good form, very good form indeed, and that she must insist upon her mother's cultivating him.

Meanwhile, Otto's nightmare had returned in its worst shape. How was he ever to get back to Miss Florian? He listened to Miss Vandewater's amazing flow of words, and occasionally put in a remark — indeed, when she laughed with frank gayety and enjoyment, he also forced a laugh, but he felt rather dreary, for he saw no immediate chance of release, since she was avowedly leading him up to her mother, who desired to talk with him. Nevertheless, although Mrs. Vandewater was keen on the

scent, and wished to put fifty questions to him, she had only got through twenty or so when her husband brought up a late arrival who required her polite attentions. Accordingly, Otto, after being presented to his host and far-off cousin, and going through a second catechism from him as to his family, business, prospects, present plans, associations, habits, inclinations, etc., was let off, and was at last free to go back to Miss Florian, and claim the "next" she had promised him.

Meanwhile, Lucy was undergoing her own disappointments, and finding the system of things, in general, too strong for her to contend with successfully.

Kendal had been startled to see Otto and Lucy together. He had plans of his own with regard to the latter, and it was no habit of his to put off decisive action when he felt that the moment had arrived for him to strike. Nothing, so far in life, had come to him without effort. Other men — Otto March, for example — might expect everything desirable to drop into their lives without effort, but Kendal knew that he must conquer for himself.

When Lucy's waltz with young Vandewater was over, she found Kendal at her side. He bowed, and asked her to dance.

"I am engaged," she said. "You must excuse me."

"I am very sorry," said Kendal. "Still, I hope I may have the pleasure of staying with you until your partner comes."

He began talking at once; he had entertaining remarks to make, and, although she spoke little, she laughed two or three times with signs of amusement. She was not thinking of him, but of Otto; this man was simply passing the time until Otto came back. She listened, but at first hardly looked at Kendal, who did not once take his eyes from her. Gradually, his glance seemed to compel hers, and she turned towards him; she was struck by the expression on his face, and it awakened a sort of dread. She looked across the room in the direction from which she might expect relief, but none came. Two or three men asked her to dance, but she negatived them calmly. In fact, having declined Kendal's invitation, she was helpless.

"How beautiful your flowers are," said Kendal. "I hardly wonder that my own little offering was not honored. White lilacs in January make a bunch of Bon Siléne roses poor."

"I ought to have thanked you for your roses. They were on the dinner-table," said Lucy.

"A very good place for Bon Siléne roses — they crown a feast very well. But, now that I see what kind of flowers you carry, I shall know better how to suit your taste."

Lucy raised the two bouquets which hung at her belt.

"I only carry flowers which — which certain people give me," she said, with a little smile. "White lilacs in January are too expensive. I hate extravagance — but these — charmed me. I confess that

reckless extravagance can do very pretty things, such as buying white lilacs in midwinter."

"You are not like the rest of your sex unless you want cherries in winter and ices in summer. In Shakspeare's day, Biron might say: —

" 'At Christmas I no more desire a rose
Than snow in June,'

but such moderation is quite out of fashion."

Lucy looked at him with a perceptible widening of gaze.

"What is it?" said he, laughing slightly. He had divined her thought on the instant. "I am certain you are saying to yourself: 'Why, this prosaic business-man quotes Shakspeare!'"

"It surprises and pleases me to have anybody quote Shakspeare."

"But me, above all, you considered far removed from that ideal world."

"Perhaps so," said Lucy. "But I have never had the presumption to decide upon your limitations or your capabilities. As a rule, people do not quote Shakspeare, nowadays, unless they do it without being conscious of it."

"Miss Florian," said Kendal, with a strange eagerness, "I am not altogether the person you take me to be."

"I hear of you as a very clever and successful financier — that the eye of all Wall Street is upon you."

"That is nothing to you. You look down upon

such cleverness and such success. You are quite right, too. But you don't quite realize what I am working for — what my present life means, with its incessant activities, its devouring anxieties. I am like a galley-slave working through his years of servitude in order to be free. Or, rather, I am like a Faust who has found out what it is that holds the world together, but is not satisfied with the secret of a mere conjuring word, but wants the power itself. Money is the modern Mephistopheles."

Lucy looked at him attentively as he spoke.

"That is not a bad definition," said she. "And you would not make it if you believed that money had power either to satisfy or to bless."

"Yet, without money a man in these days is a feeble, ineffective personage. I want all that money can give, a house like this, land, buildings, stocks, more than that — serenity of mind about present and future. My Mephistopheles must furnish all these, but, with the full measure of temporal prosperity pressed down and running over, there is still no danger of his winning the wager, — I should not be ready to say to the passing moment, 'Stay, for thou art so fair!'" He paused, then went on more hurriedly. "To-night my demands do not seem immoderate. Much of what I have been working for is easily within my reach. I have been in rich men's houses when I bore the owners a grudge, but that is over — I see now more clearly than ever what I really want out of life. The more I feel that I have gained my material ambitions, the more clearly I see my real

reward looking out of the rich background of the wealth I have earned, and surrounded by a nimbus of glory."

Lucy felt as if she were listening to a man who dreamed wide-awake. Although he spoke in the lowest voice, and only for her ear, she heard no other sound. The music and conversation, going noisily on, seemed to have been silenced. She was oppressed, but yet she was constrained to give her close attention, and had, for the moment, no other thought.

"Yes," he went on, as if answering her secret thought, "I am like an opium-eater, who dreams wide-awake. A woman knows little of the suspense, the agony a man has to go through in order to reach the point I have reached. Since two o'clock to-day, I have felt immeasurably elated. But you could hardly understand this. The careers of men and women are so different. For example, you came into society, and everything gave way before you. You had only to be seen, and you stood on the very pinnacle of success. Now, years of hard work were necessary for me before I could reach you."

Their eyes met, and there was a strange flash in his.

"I always saw you throned so high, out of my sphere," he went on, "that, unless I had possessed indomitable courage, I should have given up my own long dream, with disgust at my presumption. But I have not given it up. Do you comprehend me?"

Lucy comprehended. She changed color, and made an abrupt movement, as if to free herself.

"Be careful," said Kendal, in his soft, guarded voice. "There comes Cameron to ask you to dance. You look agitated. Take a turn with me. That will be best."

Conscious of her heightened color, and embarrassed at the idea of meeting observation at such a moment, Lucy submitted. But Kendal's hand no sooner clasped her wrist, and his arm pressed her waist, than she saw her mistake in yielding him this tacit encouragement.

"That is enough!" she said, quietly, after three turns. "Please let me go!"

He did not at once release her, but made his way across the ball-room, towards the entrance to the conservatory.

"Please take me to my aunt," said Lucy.

"Come into the conservatory," he insisted. He saw that she shrank from him. He was conscious that the touch of her hand and of her flexible figure had excited him almost beyond himself. But, at sight of her face, he realized that, brutal although his mood was, and although he believed in force, and only in force, she was a woman to be served, not dominated. "Please come," he repeated, with an urgent glance.

"I would so much rather not."

"But you must hear me out now," said Kendal, with an air of inflexible determination. "This has been coming for a long time. You have seen it tak-

ing shape before your eyes. I have loved you ever since I first saw you. I must tell you now and here that I love you."

"Do not tell me."

"You mean that you do not love me."

"Exactly — I do not love you, Mr. Kendal."

Although she said this, she had allowed him to draw her into the conservatory, which was hung with Chinese lanterns, which, among the great-leaved tropical plants, looked themselves like gigantic blooms, and put out the light of the roses and camellias.

"Please sit down there," said Kendal, leading her to a bench beneath a bower of yellow acacias.

"Is it worth while for me to sit down?" said Lucy, with an apprehension she could not have accounted for. She felt humiliated by the necessity of listening — yet her conscience was smitten by his accusation that she had watched the forging of this thunder-bolt.

"I want you to listen."

She sank into the seat, and looked up at him as he stood before her.

"Was any man ever in love with you?" he asked, bending down towards her.

"A strange question, Mr. Kendal."

"I know that it is a strange question. But I wondered if you knew what it is for a man to love a woman as I love you. I wish you could look into my heart at this moment." He stopped short, stood upright as if to exert his self-command — then again

bent towards her, and whispered, "I love you to folly — I no longer know myself." She started up. "Oh, sit down — be patient," said he. "Grant a man his half-hour's madness. Besides, you have known that I loved you. You have played with me a little. You cannot deny it."

"I could not say to you, 'Leave off thinking about me — it is of no use.'"

"I acquit you there. Your manner has said it repeatedly. You showed me clearly at first that I was distasteful to you — then, gradually, you grew tolerant. Sometimes you have even said to yourself, 'I like this man — I cannot help liking this man.'"

Lucy gave a little laugh.

"You are clever, Mr. Kendal; you are adroit. I like to see a thing well done, and you often do a thing well."

"It would not be impossible for you to love me!"

She put up her hand.

"Lucy," said he, his voice and look both full of fiery feeling, "don't despise my love. It would be worth your while to accept it. I could give you — heaven!"

She stretched out both hands, as if to ward him off.

"You put me in a false position," she said, making an effort as if to free herself from a constantly narrowing circle. "If I seem to concede anything, it is only that —"

"Only that you are kind, that you have magnanimity. Stretch your kindness, your magnanimity,

to its widest limits. Listen to me while I tell you what I ask of you."

"But it is of no use. I have already heard too much."

"I want you for my wife. You shall have the life of a queen — an adored queen."

"I cannot marry you, Mr. Kendal," said Lucy.

"You say to yourself that you do not love me. Your lack of love is, to my mind, no argument at all. If I had thought you loved me —" He broke off with a passionate gesture. "It would have ruined me to believe you cared deeply for me," said he. "I am not sure but what now I would rather have you proud, reluctant, denying, than surrendering too easily. All I ask is to have you say, 'I will think of you — I will decide.' Let me see you every day for a fortnight. Reflect upon what I can give you. You shall have everything at your will. You may lead all society where you wish. I promise you a magnificent career."

Lucy smiled. He saw that he not even touched her — that, although she had at first been a little under the spell of his feverish, dominant mood, she had now resumed her self-possession.

"I could not marry you on any terms," she said, with entire gentleness. "And I am not an ambitious woman. I care little about preëminence — I —"

"You are a girl, and you have not felt your own powers. Nothing has yet come in your way to show you the forces which are within you. You are ambitious — you could never be second —"

"Do not let us argue," said Lucy. "No matter what I want in this world, I cannot marry you. At least, I know so much about myself."

"I will not give you up," said Kendal, in a low, determined voice. "I cannot give up the hope. Nothing could make me give it up but the conviction that you loved another man, and that I do not believe."

He spoke forcibly, studying her face all the time.

Lucy had risen to her feet.

"My magnanimity has its limits," she said. She spoke with a sort of gayety, it seemed to him, and it came home to his mind with fresh bitterness that he had not moved her, that he had no power to move her — that her heart was like an impregnable fortress, barricaded against him.

"Your magnanimity!" he repeated. "You mean your pride, your disdain!"

She glanced at him, and was troubled by the expression of his face. There was something cruel in it.

"I have no pride, and no disdain," she said, kindly. "I did not wish to wound you, but —" She broke off with a little gesture, and it seemed to him that he had never seen her so charming as at this moment, so perfectly self-possessed and mistress of herself.

"Will you answer me a simple question?" he asked.

"Certainly!"

"Well, then, is there any man you prefer to me?"

Lucy raised her sincere eyes to him. "Yes," she said, gently.

Kendal felt as if whirled about by his emotions.

"The one who gave you those lilacs, perhaps?" he said, with a smile which showed his mastery over himself.

"Perhaps so," said Lucy.

Kendal gave an abrupt, short laugh.

"How childish I am," said he. "But, then, I am disappointed. I am more disappointed in myself than in you. I am a feeble being. I meant to have been eloquent — but I have not been eloquent."

"You see, I am evidently not the one to inspire you," Lucy remarked.

"The decorum, the harness of this ball have made me stupid," said Kendal. "Forget that I spoke to you. Let us do more congenial things. May I take you to supper?"

"With all my heart," said Lucy.

"I have spoiled your ball!"

"I have forgotten it, as you requested," said Lucy.

Otto had looked everywhere for his promised partner. He had even peered twice into the recesses of the conservatory, then had retired, having an instinct that if Lucy were there she was not likely to be alone, and he might break in upon a *tête-à-tête*. He would have said that he knew nobody at the ball, but at every moment he encountered male acquaintances, who asked him to go up and play cards, or down to get some supper, or to be introduced to partners. Ladies beckoned to him, and presented him to their daughters.

"Do you dance?" he was asked on every hand, and he began to realize that he must dance, or he must withdraw from the crowd of girls ready to be danced with. He could not explain that he was looking for a partner — that he came to the ball with one distinct purpose, which was to be with Miss Lucy Florian, and that all the claims of other people were tiresome interruptions — that he wanted to spend his powers on her, and that towards the rest of the world he economized himself, cheapened himself. Twice he was compelled to dance, but got through his duties as soon as he could.

"You know you are going to take me to supper," said Mrs. Archibald Brockway in his ear, as he happened to brush past her unwittingly. "I have been waiting for you," she pursued, slipping her hand under his arm. "Let us go at once."

"Yes, let us go," said Otto, laughing. "That sounds rational. It is the first rational word I have heard for some time. Is this what you call a delightful ball?" he went on. "Never in my life did I have such an absurd experience as I have had to-night."

"How so?" said Fanny. "I am sure, I danced with you, and I have seen you dancing with the Vandewater girls. What can a young man expect? I have had no partner I liked so well as you," she went on, looking up at him, and blushing and dimpling. "You waltz to perfection. The reason I married Archie was because he had just my step. It was the most foolish thing for me to do. I ought

to have said, when he offered himself, as the Frenchman did when it was suggested that he should marry the woman he was in love with, 'If I marry, how shall I spend my evenings?' for, of course, Archie and I don't dance together now. And such partners as I have! One handles me as if I were a bag of meal, and another as if I were a pillar of salt. One treads on my feet, and another tears my gown. Hereafter I shall always sigh for you."

"Don't sigh," said Otto, "for it would be of no earthly use. I intend to retire from society. I could not possibly keep this up. It's not good for my soul."

"I know it is not for mine!" said Fanny. "But, then, so few things that I like are! Just fancy! I have been sitting in a bay-window, flirting with cousin Clayton. I don't know why talking men should come to balls. He was telling me about something he read or wrote, and it produced the same effect upon me as the multiplication-table — two times two are four, two times four are eight. I feel the need of relaxation after it — something easy, natural, and gay."

"You made him come here to-night!" said Otto. "I was sorry to see him. He should not have left cousin Arria at home. I don't think you are quite fair. You mean no harm, I know, — you only do it for mischief, — but you don't realize what mischief you do."

"Mercy on us!" said Fanny, "I do no mischief in the world."

She was charmed to be scolded by Otto, and wished that he would bring up all her misdeeds. She liked to hear them counted over, and nothing would have pleased her better than to be told that Arria was jealous of her fascinations. But they had reached the supper-room, and her present object was to be seated and to be fed.

"What shall I get for you?" asked Otto.

"Get me everything there is that is nice," said Fanny. "I am starved. I wanted you to bring me down because I knew you would take pains to feed me. I hope you have no repugnance to a woman who eats. I'm no angel! I know that men prefer to think we want a bit of cream and sponge-cake, but I want whatever you want. I want oysters, turkey, salads, croquettes. I am nothing, at present, but a yawning void, which longs to be filled. Let the voice of one crying in the wilderness urge you on."

"Do you want a glass of champagne?"

"I tell you," said Fanny, "I want whatever you want, and I am sure you want at least half a bottle of champagne."

Otto set about satisfying the wants of this fragile but delightful creature. The supper might fall below Mr. Cadwell's requisitions, but it was bountiful enough to satisfy most appetites, even Mrs. Brockway's. Just as he was rounding off her meal with creams and confections, he caught sight of Miss Florian, leaving the supper-room on Tom Vandewater's arm.

Otto dropped everything, and flew after her, breathless, afraid that she would again escape him. He was about to mount the staircase when a little hand touched his arm. Turning, he saw Lucy standing alone, in the same alcove where, two or three times before, he had waited for her.

"There you are!" said he. He looked at her as if the mere sight brought an intense relief. "What must you think of me?" he murmured. "I had to fight with everybody to reach Miss Vandewater, and when I was free to get back to you, you were gone."

"I know that I was gone," said Lucy, "and I have been saying to myself, 'What must he think of me?'"

The feelings of joyful relief which showed so plainly on his face were reflected on hers.

"I thought we were going to have such a pleasant evening," she added, with a little sigh, "and now I am waiting for Mrs. Allyn, and we are going home."

"I know that I feel as if my evening were wasted, like treasure in the hands of a spendthrift," said Otto. "Could I have done anything different?" he added, with the accent of a child who wants to please.

"No." She looked at him and smiled, and he smiled back at her. "I have had a dreadful evening," she said, with a shudder. "I hope you have enjoyed it."

"Enjoyed it!" repeated Otto. "You know why I came, what I hoped for—to be with you. I had

no other thought. I have wanted to assassinate people," he added.

Tom Vandewater, with his arms full of cloaks and wraps, had brought Mrs. Allyn, and the two young men put the ladies in their carriage.

CHAPTER XXIII.

ARRIA FAILS IN TACT.

It was not Clayton White's habit to question his conscience, but Otto March's exclamation of surprise at seeing him at the ball disturbed him. He certainly had no dread of Arria's displeasure; for a man to be forced to live on such terms with a woman that he requires to excuse himself and make plausible explanations did not belong to his conception of things at all. But, as he walked home through the quiet streets, little speeches and fragments of possible future conversations framed themselves in his mind, all hinging on the advantages of a man of the world's keeping himself familiar with the things of the world.

The light in the dressing-room was turned down very low, and, on entering, he supposed that Arria was sleeping; presently, however, a voice came from the dim distance:—

“What time is it?”

“Past midnight.”

“It is five minutes to three,” said Arria, with some natural revolt at being imposed upon.

“Since you knew the time so well,” returned Clayton White, imperturbably, “it seemed unnecessary to ask. I felt sure you did know. You remember, I

always say you have but one foible, and that is omniscience. I am quite certain that you are also aware where I have spent the evening — ”

“ At the Vandewater ball,” returned Arria.

“ You are the brightest woman in New York,” said Clayton. “ I was there. I trust you don’t object.”

“ No. I hope you had an agreeable time.”

“ I can’t say that I had,” said Clayton, critically. “ All I have brought away is the impression of a hubbub. It was excessively hot. There was no conversation; everybody shrieked in unison, and nobody listened. The most splendid toilets were quite lost — the women looked like cherubs on tombstones, all head and shoulders and no body. Not that their beauty was cherubic — the prettiest looked plain, and the ugly ones like demons. The occasion seemed to me a waste of flowers and lights.”

“ Did Fanny Brockway look ugly ? ” asked Arria, with some archness.

“ No, she was charming. The transcendent thing about Fanny is that she is always fresh and natural — never spoils her peace of mind by thinking of intrigues and rivalries and coquetry. She had on a gown which fascinated her. I doubt if another idea came into her head. I was talking to her and making some effort to explain a point clearly, when, suddenly, she looked up at me with the naïveté of a child, and said, ‘ But, first, cousin Clayton, tell me if you think I look well in this gown ! ’ ‘ Oh, yes,’ I assured her. ‘ But it is a new gown,’ said she, ‘ made after a Worth dress; and do you see how these ruffs

stand out?' I declared there was no end of *chic* in the effect, but even that was not enough. 'Do you think it is too — too bunchy?' she demanded, and insisted upon getting up and turning herself round and round before me."

Clayton laughed at the delightful recollection.

"She is so naïve," he added.

"Not half so naïve as you are, dear," murmured Arria, but he did not hear.

"Her malice is delicious," he proceeded. "You should have heard her pull the other women's dresses to pieces. She left some of them not a shred of clothes; but, to tell the truth, not a few were scantily draped to begin with."

"Fanny is not apt to be overburdened in that way," suggested Arria.

"It would be a pity for her to hide those superb shoulders. They are a real contribution to society," answered the man of the world.

Arria was stung. It must be confessed that her husband was provoking, but, then, when she had brought in Fanny's name she had shown her hand, and he had simply played up to her with spirit, and there could be little doubt on which side the real force lay. But not for the world would Arria have pitted her strength against her husband, and tried who should conquer in a war of wits. Victory in such a cause would be far worse than the most humiliating defeat. She wanted him to be in every way her lord and master; she wanted to look up to him, not to contend with him, not to try to surpass

and silence him. Still, now that this unfortunate kind of a talk was going on, it might be best, so Arria judged, to give a hint, just a hint, of what she had always expected and hoped of him — make it clear how little selfish were her own wishes, how his absolute good was all that she had at heart. Accordingly, she said, gently : —

“I wish you would not fall below my ideal of you, Clayton.”

He burst out laughing. “Oh, your ideal of me!” he repeated. “If you are still living on ideals, you must be insensible to actualities, doomed to perpetual illusions.”

“I mean your best and noblest self,” said Arria, a little nettled by his tone. “I know what you are capable of, and I hate to see you carried away by the follies and weaknesses of other men.”

“Don’t lay my follies and weaknesses to my sex,” said Clayton, imperturbably. “I will bear my own sins. But before you crucify me for them, please let me understand definitely what your accusation is.”

Arria was silent; her little hint was not so quietly effective as she had hoped it might be. She had somehow failed in tact.

“What are you driving at, Arria?” he insisted. “What have I done inconsistent with your good opinion of me?”

“You have sufficient penetration and insight, Clayton, to understand me without an explanation.”

“I beg pardon — but, although you flatter my nice perceptions, I don’t understand you.”

“Well, well, don’t let us say any more about it!” said Arria, feeling herself every moment put more and more in the wrong, yet unable to justify herself without uttering words she might repent of.

“Let’s have it out, by all means,” said Clayton, with decision. “I want to understand what it is that rankles. Are you annoyed at my going to the ball?”

Arria did not answer at once; but, after turning his question over for a moment in her mind, she replied, “Not in the least. I like to have you go out. Still —”

“Still what, my dear?”

“It is a little inconsistent for you, when you have for years derided the Vandewaters, to begin now to run after them.”

“We are both inconsistent, then; for you have for years told me I was uncharitable, prejudiced, even false, in my judgment of them, and that you wanted me to feel more kindly towards your nearest relations on your father’s side.”

“I know,” said Arria, tamely. She had a different answer ready, but was prudent enough to suppress the sarcasm which burned on her tongue. “I am glad that you went to the ball,” she said. “I only —”

“You mean that you wish you had been with me. So do I. But you took the matter of the invitation out of my hands — declined at once — declared that you should not think of going.”

“I could not afford a new gown, handsome enough for such an occasion.”

"Ah," said Clayton, "that confession throws a flood of light on the matter! I begin to understand. You wish to accuse me of not buying you handsome ball-dresses. I see. That is your ideal of a husband, and I fall below your standard—I shrink, I shrivel up, I become a miserable, insignificant creature, judged by your lights."

"You know that is not it," cried poor Arria. "I think you are unkind, ungenerous, to taunt me in this way. I am sure that if there is a woman in New York who thinks little or nothing of her own requirements, who puts the good of everybody else before her own needs and wishes, it is I! I don't like to parade my own virtues, but one must assert one's self against injustice."

Clayton laughed again; but Arria knew that laugh—it was the laugh of the foeman who sees his adversary's weakness.

"I did not want a ball-dress," she went on. "Nothing would have induced me to go to such a foolish expense, which would have given me nothing but vexation and disappointment. I hate balls! I think they are the most senseless form of entertainment—particularly for a woman like me, with real objects in life."

"I wonder what they are," said Clayton, in a ruminative tone. Arria, wrought up, perplexed, unhappy, and defeated, uttered a little gasp, and burst into tears.

"What is it, foolish child? what is it?" said Clayton, in a weary tone. "What does possess you?

Why cannot you be sensible? If you want ball-dresses, have ball-dresses. If you want to stay at home, stay at home. Do I coerce you? do I begrudge you anything? You speak as if I did you injustice! but, on my honor, I don't know how I do you injustice. It seems to me you have no end of a good time. Come, now, be sensible."

"You do not care anything for me," began Arria, with broken utterance, but gathering determination as she proceeded. "You said, just now, that you wondered what my objects in life were. You could not have made such a remark if you felt any tenderness, any appreciation of a wife like me. I care only to please you, to make you happy and your home comfortable." Clayton uttered a suppressed exclamation. "I stretch your income so that it covers twice as much luxury and elegance as the same amount does for other people. I spend myself on labors that no woman of my acquaintance would lift her finger to perform. Everybody says that if we had a French *chef*, at eighty dollars a month, our table could not be better; yet — yet — the other night," faltered Arria, breaking down miserably, and fastening to a straw, like a drowning man, "the other night — you refused — to — touch — that — mayonnaise — and — sent — your — plate — away — as — if — it — were — an — abomination."

The conversation had gone on while Clayton gradually disrobed. He was methodical in his habits, and had brushed and hung up his evening clothes, put away his gloves, examined his necktie with a

view to the possibility of its future serviceableness, and he had answered from various parts of the room and closet, while Arria reclined at ease on her pillow. By this time his *toilette de nuit* was concluded, and, wrapped in a blue flannel dressing-gown, and his feet encased in warm slippers, he approached the bed.

“I know a mayonnaise when I see it, — above all, when I taste it, — and that was not a mayonnaise, it was a pudding,” said he. “Good-night, Arria!” He bent and kissed her. “You seem to be in a peculiar state of mind, and I advise you to go to sleep, and wake up more sensible and more sane. In order not to disturb you, I will just lie down on my lounge in the study.”

A second later she heard him turn the key in the lock of the door.

CHAPTER XXIV.

DIE WALKÜRE.

LUCY had said to herself, sadly, as she wrote the note to Otto asking him to attend the ball, "You may call spirits from the vasty deep, but will they come?" There could be no doubt in her mind now about the success of that invocation. The magician's dread might rather have been that so ardent a spirit might not be easily dismissed into the dark void from whence it came. But, for a time, at least, Lucy felt no such terrors. She had a glow of generous feeling about Otto; she believed that he had been rescued from dangers which threatened his honor and his peace of mind, and so good a deed was in itself a high reward. She was not slow to realize that she was withdrawing him not only from temptations, but from influences which stimulated, charmed, and added a zest to every-day life; accordingly, she endeavored in every way to make up to him for the loss of Arria's, Fanny's, and Miss Champion's society. She was herself not without clevernesses and resources, and she had all society on her side. Otto's début in the great world had been a brilliant one in some ways; everybody had liked the young fellow, and it was fairly astonishing how many people

seemed to know him intimately after coming into contact with him at Mrs. Vandewater's. He was at once inundated with invitations, and, could he but have eaten three dinners a day for the next six weeks, would have had ample opportunity. As to evening parties of every description, there was no end of them. In accepting engagements he had one infallible rule, from which he never deviated; that is, he refused to attend entertainments of any kind which did not include Miss Florian. It would have been simply absurd for him to go to other people's houses on occasions when he could spend the evening in Washington Square. He liked society in general, but what could society offer him in comparison with an evening at the Florians', with Lucy at the piano, her father on one side of her, with his 'cello, cousin Van on the other, with his violin, and Otto opposite, free to look into that intent uplifted face, while he listened to the music he loved best.

There was no lack of diversity, of spirit, of interest, and of innocent fun in the doings of the next six weeks. As Lucy had confided to Otto, there was a plot on foot about her father's hearing *Die Walküre*, unknown to Mr. Poore. As if moved by some occult sympathy, cousin Van was so obliging as to announce with much solemnity that on a certain night he should be absent — in fact, that he was — ahem — yes, going out of town. This was a little mysterious, but it was one of those unexpected pieces of good-luck which seem to fall from the skies, and which nobody questions too curiously. His out-

of-town engagement on this Friday made everything easy, for *Die Walküre* was put down on the bills for that very evening. Otto rushed to secure a box, and found only one of the little curtained ones in the parquet. But nothing could have suited Mr. Florian so well, for, although he felt an ardent curiosity to hear one of Wagner's operas, he knew that Vandewater Poore would consider such a weakness not only reprehensible in itself, but a base, perfidious betrayal of their beloved master Beethoven — a very Judas act.

Accordingly, when they reached the opera-house on the Friday evening, Mr. Florian retreated into the obscurest recesses of the box, trembling lest some eye should spy him out, that he should be recognized and reported to his conscience-keeper.

Perhaps Otto had never in his life felt so happy as when he sat beside Lucy and gave himself up to this strange drama. His love for Lucy had had dangerous fuel of late, and had deepened and intensified day by day. At times, he wondered at his own self-command; he longed for certainty, yet was in utter suspense; he did not in the least understand Lucy's attitude towards him. Yet, with his heart full of ardor, he was constrained to offer nothing but decorous speeches and careful behavior; his inner ecstasies were betrayed in no external raptures, no lightnings of passions, no thunder-bolts. Here, however, at last, in *Die Walküre*, was vouchsafed an ample passionate utterance of all that man can feel for woman. In fact, it seemed to Otto that music alone could in-

terpret his hopes and wishes in regard to Lucy ; his blisses of love allied to anguish, his need of self-repression, of self-renunciation, his doubts of fruition. Even in his most hopeful moments, he was far from counting with assurance upon ever winning her for his wife, but it was something to snatch a happiness like this of being with her, and to live in the passing moment. Thus, Siegmund's forbidden love moved him powerfully. It seemed to him that he himself had measured every throb of it : the exquisite charm of yielding to its first impulse ; its growing forebodings, its terrible conviction that the gods forbid it, and at last its clear knowledge that the gods not only forbid but war against it and avenge it. This was fanciful on Otto's part, but, then, he felt a thirst for happiness, a sweet, strong thirst, — a thirst perhaps never to be appeased ; and when Siegmund, just before his summons to death, holds out his arms to Sieglinde, the music and action wrested expression out of the very core of Otto's passion and gave voice to what had hitherto been unutterable. At this place in the drama, carried away and moved out of himself, Otto laid his hand for an instant on Lucy's. She turned, and their eyes met—and hers were full of tears.

Mr. Florian, meanwhile, had at first looked on with the incredulity of an unbeliever who watches the mysterious ritual of a strange religion, whose efficacy he wishes to deny and refute at every point. It was entirely against his own will that he was gradually stirred by the clear poetic theme, and that the endless iterations of the vague forebodings, of which the

orchestral accompaniment is so full, began to move him. He, no doubt, found a striking force and majesty in the conception, and, although not predisposed to accept new revelations of the beautiful, confessed to himself that the range of motive and action was certainly a wide one, and that the composer's power of suggesting the terrible and weird was, no doubt, unusual. His methods, too, of giving expression to the undercurrents of thought, hope, recollection, dread, which cross the mind under present emotion and action, were remarkably effective, and went far to account for the excitability, the expectation roused in the mind of the hearer. For Mr. Florian began to feel himself a good deal worked up. He would not have liked to confess it to Mr. Poore, but, wild and romantic, even grotesque, although the story was, it yet had a vividness and pungency which stirred thoughts and emotions long unfelt.

The curtain went down after the second act, and Lucy turned and said, "Well, papa, what do you think of it?"

At this instant a familiar voice came from the adjoining box, and Mr. Poore's head popped over the partition.

"You don't mean to say that Ned Florian is here!" he exclaimed. "I never should have believed it, never!"

Cousin Van also had decided to hear *Die Walküre*, but had taken nobody into his confidence. He had secured the box ten days in advance, and had schemed ever since to brush over his tracks with

his tail, like the wily fox he was. He had told everybody he was going out of town that day, and had, in fact, taken the trouble to cross the ferry to Weehawken, in order, at least, not to have the sin of falsehood on his conscience. He had been the first person to enter the house when the doors were opened, and had slunk into his box like a thief. What had been his surprise, five minutes later, to hear Lucy Florian's voice in the next box, for Mr. Florian had also insisted on coming early, in order to elude observation! Cousin Van had not until this moment made out who Lucy's chaperon was.

"Vandewater Poore, you here!" was Mr. Florian's response. "I thought you went out of town!"

"I did," said cousin Van. "You see —"

"Yes, cousin Van," put in Lucy, with an uplifted finger, "we see — we see clearly. You did not mean that we should know that you were here, — you plotted, you conspired! But do not for an instant suppose that we were not in the secret."

"You don't mean that — that you knew I was coming!"

"How else should we have taken the box next to yours! And, of course, papa would never have thought of coming to hear an opera of Wagner's unless you had set him the example."

"I — I — just wanted to — not to be ignorant," explained cousin Van. "Just, you know, Ned, for the sake of not seeming uninformed when —"

"It is better to have come," observed Mr. Florian, plausibly. "I am glad we are here. It's quite — it

is quite a — it is quite a brilliant drama. Eh, don't you think so?"

"Oh, yes!" acknowledged cousin Van; "take it simply as drama, it is rather a striking production."

"The thing looms up; its conception and treatment are both poetic and artistic."

"Yes, yes!" said cousin Van, critically. "The fellow is moved by his theme, no doubt, and he —"

"Yes, and it is moving to others. The harmonies —"

"Yes, that is just it. There's a large, harmonious rhythm. But there's no music in it."

"Oh, none at all!" said Mr. Florian. "Wagner could no more have written the Seventh Symphony than he could have —"

"Written the Seventh Symphony!" repeated cousin Van, with intense exasperation, "I should think not — I should think not, indeed! This fellow, with his poetic miracles, his dominant phrases, his recurring themes, his romantic and fantastic ideas of drama, his vast, gloomy Teutonic legends, he will have his day. Like a comet, he will have his day, and then he will vanish — he will be seen no more. But the eternal luminaries, they will shine on. What is eternal remains."

Cousin Van was, nevertheless, not a little captivated by the end of the drama, and carried away a moving impression of Brunhilde sleeping within the protecting circle of flame until Siegfried should awaken her.

"I'd like to be that young fellow," he said, repeat-

edly. "The legend is a striking one. No doubt, as a drama, *Walküre* is rather effective—in its way."

"Yes, certainly it offers scope for a rich, various, and poetic treatment," Mr. Florian would acquiesce.

"But it is not music!"

"Oh, no! not music."

As we have said, Otto and Lucy had not a little innocent fun in these days, and enjoyed many things together; but nothing more than the discussions of Wagner, which cropped up in every conversation for a month after that night at the German opera.

CHAPTER XXV.

CHARNOCK MAKES UP HIS MIND.

KENDAL had always taken seriously to heart all the old adages which inculcate the folly of counting with assurance on remote possibilities. He had always tried to make the most of the present moment, and not to encumber it with promises for future payment. He never liked to compromise himself by statements which needed to be practically substantiated before they were believed in. He had a half-superstitious feeling about the necessity of propitiating Fate by not counting upon her good offices. Yet, the night that he offered himself to Lucy Florian he had falsified all his principles. He had boasted to her of his wealth, and he hated to reflect upon his folly. It is true that he had made money that day, and that he was in the way of making more money, but his speech to Lucy had been empty braggadocio. He was nervous for days afterwards, lest his idle vaunts might have cost him his good-luck, and all his plans should be overthrown. This self-disgust served to weaken his regrets at her answer to his suit. "I deserved it — I deserved it," he said, over and over, stung at the recollection of the foolish attitude he had taken before her. He had supposed that he was at least a man of the world, but he had acted as

foolishly and impulsively as Otto March might have done; he had taken a wrong moment and gone to work in the wrong way. He had spoken, and in vain — not only spoken in vain, but received a clear intimation that Miss Florian preferred to himself the donor of the bunch of white lilacs. Now, Kendal, in putting that question, supposed that Charnock had given those white lilacs. He had seen Charnock in the afternoon with that very bunch in his hands, at a florist's on Broadway. But the price was extravagant, and Charnock, counting the cost, decided on a prudent course. He put down the lilacs, and went away, and twenty minutes later the same flowers were packed in cotton-wool, with Otto March's card on top of the box.

But Kendal, while he uttered an ejaculation at Charnock's extravagance, took it for granted that Lucy Florian was wearing his present. He had for weeks been conscious of a silent rage and scorn towards this rival, and now he had a fresh motive for this feeling of offended pride. He could hardly bring himself to speak to Charnock for the next week after the ball, and Charnock, seeing the broker with averted face, monosyllabic, and apparently absent-minded, was devoured by anxieties lest, in spite of the fair outward seeming, the Consolidated Eureka should after all be going all wrong. Accordingly, flurried and nervous, he wore everybody out with questions.

Things were, nevertheless, going well with Kendal & Co. There are two kinds of lucky men, as Horace

Walpole said to somebody: those on whom an overwhelming piece of good-fortune unexpectedly descends, and others, who at their need have things take shape and come to pass as if they had arranged the whole existing scheme of events to suit their private wishes. Ellery Kendal's idea of good-luck belonged to the latter description. He liked to believe that he was behind the helm. He had taken a partner at exactly the right moment, a partner with the reputation of a Croesus, which gave him the requisite credit to expand his business when the market was favorable. He had taken up the Consolidated Eureka, and it had thriven; then he had revived interest in a half-forgotten mine, just as favorable news came from Arizona. Colonel Carver had appeared on the scene at an auspicious moment, and bolstered him up, so that he was able to send his stock up to the highest figure and command the market until he was ready to unload. Then Colonel Carver had formed a syndicate and bought the Northern Branch, and that was prospering. Things were, indeed, going well with them. The Colonel came into the office every morning, after he had read the papers, every feature of his countenance smiling, his hat tilted back, chewing his tooth-pick.

"Fetched 'em, didn't we, yesterday!" he would say, rising on his tiptoes and expanding his chest. "Did it beautifully, didn't we! I told you we'd fetch 'em. Gentlemen, I always say," bringing his hand down hard on the table, "talk is talk, *but money buys the land.*"

Otto looked on, and felt, it must be confessed, a little annoyed that he had not himself had the wit to see that the Jupiter Lode and the Northern Branch were good investments for his mother's idle five thousand dollars. Both had reached so high a figure by this time that everybody was watching to see how long the "syndicate" would keep its grip on the stock in blocks of thousands of shares, and dribble them out in such small quantities that every investor was eager to buy anything so scarce and so precious at almost any price. Still, Otto had the comfort of reflecting that he had, after all, been consistent, and had not been, as usual, swayed by Kendal's judgment. He had, besides, leisure of mind, which enabled him to watch the tempers of the different men whom he saw constantly. Colonel Carver was jubilant in spirits, enjoying everything with the naïveté of a child, yet listening to every word, watching every sign, ready to uphold all he carried and give it a perpetual push upwards until the day should come when he should feel ready to overturn everything. Kendal, on the other hand, it seemed to Otto, was certainly feverish. His whole look and bearing were changed; at times he was indomitable in energy, again seemed to care to do nothing but lie back in his chair, his eyes fixed on the ceiling, as if studying out some intricate problem. Cadwell, who had from the first obeyed Kendal's least behest, was smiling, rosy, and gaining flesh every day.

Charnock had at one time been in the habit of

dropping in every day at Kendal's office, to see how things were going on. He felt that he had a good deal at stake, and that it behooved him to watch the broker pretty closely. He liked to talk over things, but Kendal was in no such mood. Charnock, finding a cold shoulder turned to him, had tact enough to see that he had bored everybody, and kept away for a time. For several weeks after the Vandewater ball, Otto March scarcely saw him, although he heard of his being daily at Cadwell's or Rawdon's, deprecatingly asking everybody's advice whether the right time had come to sell, or whether there was any object in holding on. One morning, about the first of March, however, he descended upon Otto, and, finding him alone, sat down in the old way, genial and talkative, and seemed to have come to stay.

"I hear you millionnaires are going to give a dinner," he remarked,—"a big dinner, with an allowance of three quarts of terrapin and a dozen of champagne to each man."

"I hadn't heard just what the menu was to be," said Otto. "Aren't you invited?"

"Not I," said Charnock. "Everybody cuts me off late."

"You shall have an invitation," said Otto. "Not that I have anything to do with the affair, but Colonel Carver is one of the managers, and he meant to have you—I am certain of that. The cards are quarto size, you know, prodigious! So everything is to be on an equal scale!" He laughed.

"It is not Colonel Carver's sole affair, then!"

"Oh, no. The whole 'syndicate' is in it. There is Jacobs, you know, who has made a whole pile of shekels, buying and selling, buying cheap and selling dear, and we were laughing at him the other day, and saying, 'It was lucky he could roll in his wealth, for we did not see what other use he could put it to,' and he said, 'Hang it, let's spend some of it; let's give a big dinner!' He is the promoter of the scheme."

"Oh, Jacobs!" said Charnock, fastidiously.

"Oh, come now," said Otto, "don't be so aristocratic. We are all in the same business. I don't see why we should look down on Jacobs. He is a good fellow in his way."

"Still, dining with a man of that sort puts you under obligations to him afterwards."

"Of course it does, and I mean to pay for eating his salt by speaking fair of him. Besides, I don't see that he is any more sordid, any more corrupt than anybody else who is deep in the shafts of the Jupiter Lode."

"Do you call me sordid, do you call me corrupt?" asked Charnock, indignantly. "Yet I am a good deal interested in the Jupiter."

"Not at all! What I said was that Jacobs was no more sordid, no more corrupt than the rest of us who are gambling with him. I consider that the only fairly honest way to make money is to earn it, either by the work of your hands or by your brains. Money made by speculation comes easily; no wit,

no concentration of mental power, no hard work is required, and it is nothing for a man to feel proud over, any more than if he had made it at cards."

"Nonsense! Suppose I buy city lots at three hundred, and hold them till I sell them for twenty thousand apiece — is not that a fair speculation?"

"Certainly."

"And suppose I take a lot of shares in the Jupiter at eighteen, and wait until they get up to one hundred and eighteen, isn't that a fair speculation?"

Otto laughed. "Why, it is beautiful to hear you," said he. "Do you really suppose there is a Jupiter Lode anywhere?"

"Why, don't you?"

"I never look too closely into these matters. I have heard that there was such a mine; in fact, I have seen nuggets which were said to come from it. But stocks are simply stocks to me — they don't represent anything that one can hold and keep. You see, I have not got the requisite imagination for stock-brokerage. If there were something tangible, piles of gold or bank-notes, the mines and the other investments would have more reality for me. If there were valuable mines and railroads, and working natural-gas companies, and oil companies behind the stocks, why should all these brilliant financiers seem to be in the position of men crossing a quaking bog, who, if they find a momentary footing, are afraid to steady themselves there, and are compelled to look round for another safe place to jump for!"

"Why, have Kendal & Co. turned bears?" cried

Charnock, aghast. "Do you mean anything by this talk?"

"Nothing — nothing at all," said Otto, laughing. "I speak not as Kendal & Co., but as a looker-on in New York. Don't sell on my advice, I warn you. I was simply talking for the sake of talking."

Indeed, Otto was quite taken aback by the effect of his words. Charnock was pale, his brow was furrowed.

"If I thought you meant anything, I would go out this moment and sell out every share I hold," said he.

"I ought to have qualified my opinions as the apostle did when he said, 'I speak as a fool!'"

"It means everything to me," Charnock went on, with vehemence, but looking round to assure himself that there were no listeners. "Do you mind if I shut the door?" he asked.

Otto jumped up and closed it with a bang.

"There is nobody to hear, but the door is shut," said he.

There was a new tone in his voice. He did not go back to the chair he had occupied, but stood squarely in front of Charnock, with his hands thrust into his fob pockets.

Charnock looked up at him, and heaved an impatient sigh.

"You have been surprised," he began, hesitatingly, as if fumbling for the right expression, "you have, no doubt, been surprised not to hear long ago that I had offered myself to Miss Florian."

Otto turned his eyes to the ceiling. "Yes," he said, coolly, "for a time I was surprised. I had taken it for granted, from what you said, that you were on the eve of becoming engaged to that lady."

"Let us be frank with each other," said Charnock, with no little charm of manner. "I have always been, I mean always to be, absolutely open and candid with you."

"You are very good. Pray, proceed," said Otto.

"I should have offered myself a year ago had I not felt that it would be unjust both to her and to myself to drag her down to the position she must hold as the wife of a poor man. It is only now that I feel sufficiently well off to ask her to be my wife; and I came to tell you that I shall do so without further delay."

Otto said nothing, but continued to stand as he had stood, with an air of complete indifference.

"Kendal has done everything for me," said Charnock, with warmth. "He has doubled, trebled, quadrupled the money I gave him to invest."

"I rejoice to hear it," said Otto.

"You are not frank, you are not candid," said Charnock, with intense indignation.

"What have I to be frank about?" retorted Otto. "You tell me you are going to offer yourself to a lady. That is the sort of thing which seems to be exclusively a man's own private business. You said you can afford it, that you are rich and likely to be richer, and I congratulate you. What would you have me say?"

"But does it not concern you just a little that I am about to ask Miss Florian to be my wife?"

"Not in the least degree."

"That is why I say that you are not frank. I am perfectly well aware that you have seen her a great deal of late. It has made me unhappy — that I am willing to confess — it has made me unhappy; but I felt that I had no right to be a dog in the manger."

Otto began to show restlessness. His nostrils quivered, and he bit his lip.

"Let us be equally magnanimous," pursued Charnock. "I have told you exactly where I stand, and I ask you to tell me exactly where you stand."

"Where I stand?" Otto repeated, crimson with wrath. "I don't in the least comprehend such a question."

"You are not engaged to her?"

"I am not."

"You have had your chance," said Charnock, whose spirits rose at this admission. "I drew back; I felt that I had been selfish, unjust, that I owed you reparation. Now you have had your chance," he repeated, — and his tone suggested, "Now you have had your chance, and lost it."

He studied Otto's changed face, but he could not tell exactly what thoughts were behind those firm eyes and set lips.

"It may be," he went on, in a gentle, deliberate voice, "that, after all, you are not so deeply concerned as I supposed. Whatever she seems to you, it must be little compared with what she is to me.

I have never known a woman of the world to have a hundredth part of her goodness; and yet, although she is a saint, she has all the *savoir faire* and *savoir dire* of the best-placed woman in New York. And there is nobody so clever; there is no point on which she cannot meet a man — more than meet him, instruct him; while as to beauty —”

Charnock was startled by a flash in Otto's eye. He had grown suddenly pale; he looked dangerous.

“Why, March, you seem to be in a strange mood!” said he.

“By Heaven, I am in a strange mood!” said Otto, turning on his heel and going to the window.

“Why, the fellow is jealous! madly jealous!” Charnock thought to himself. He felt that he was not being well treated by Otto, from whom he deserved better things; but this plausible conjecture of the young man's jealousy disarmed him of resentment. At this moment Cadwell entered the office, and the interview ended abruptly.

CHAPTER XXVI.

A DINNER OF MILLIONNAIRES.

COLONEL CARVER had always confessed to a prejudice against what is called evening dress, but, as he remarked, in confidential discourse, to the committee upon the dinner, no man's prejudices ought to stand in the way of his full coöperation with gentlemen who wanted to do the complete thing, and the desire of all the promoters of the banquet in honor of the success of the Northern Branch was that it should be the complete thing. Accordingly, the Colonel had ordered an evening suit, of the finest broadcloth, lined and faced with satin, and in every point as perfect and as expensive as New York could furnish.

The Colonel had had some agitations in his life, but it is to be questioned whether he had ever been more excited than he was on the occasion of first assuming the evening habiliments of civilized man. He had implored Otto March to come early, "and see him through," as he expressed it. That young man was, accordingly, the first to arrive on the night of the dinner, and came upon Colonel Carver in the dressing-room.

"Why, you are resplendent!" said Otto, staring at him, and bursting into a fit of laughter.

"Is anything the matter?" asked the Colonel, nervously. "Bircks just assured me I was right as a brick! but he ain't in society, and couldn't be a judge. Now, you are in society, you know, so just pitch in and give your opinion; and if you think I ain't the correct thing, why —"

"Oh, but you are the correct thing," said Otto. "I ought not to have laughed, but your neck-gear struck me as just a trifle irregular. Why don't you wear a plain white tie, as I do? Everybody does that."

The Colonel, embarrassed by his amplitude of shirt-front, had, in fact, attempted to cover up some of it by a magnificent brocaded scarf, of azure blue; and into the middle of this was thrust his well known diamond cross, consisting of some stones of great size and the purest water.

"It seemed so plain," pleaded Colonel Carver; "it looked mean. Besides, there is such a glare of snowy white down here," indicating his immaculate, wide-spreading shirt-front, "that it hurts my eyes. But what I mind most," continued the Colonel, plaintively, "is that I seem to miss my frock-coat. I can't feel as if I was just right."

"Oh, but you are," insisted Otto. "You look well. Don't you know I told you once that dress-clothes were sure to become you!"

"Yes," said the gratified Colonel; "I remembered that. It sort of encouraged me."

"All you want is a white tie," said Otto, "and you will be the best-looking man here." He whipped

off his own, undid the Colonel's scarf, took out the diamond pin, and in a moment had transformed the millionaire into a faultless-looking gentleman in regulation evening dress.

"Why, what will you do?" gasped the Colonel.

"I'll borrow a tie from one of the waiters," said Otto.

"Good Lord, the idea! Why, I can't accept such a sacrifice!"

"No sacrifice in the world! Now, just look at yourself. Don't you see — why, it is perfect! You've got a fine figure, Colonel, and it is simply lost in your frock-coat. There are few men who look half as well as you do in evening dress."

Stimulated by such sympathetic flattery, the Colonel took heart to turn once more to the mirror. He was far from being insensible to the compliment, and now, considerably reassured, he looked at himself from all points, and began to find out advantages in his figure which he had never yet suspected. He regarded his image solemnly, face to face, in the glass; then turned and looked at it over first one shoulder and then the other. He gazed sidewise, askant, upwards, downwards. And, as he gazed, his satisfaction in himself grew, and a look of complacency gradually usurped his first expression of grim resolution. At last, a smile broke over his features; he winked at Otto, who stood looking on, and, extending first his right hand and then his left, exclaimed: —

"Partly fool, and partly — dam fool!"

"You'll do!" said Otto.

"Look here!" ejaculated the Colonel, warmly, "I'm under eternal obligations to you. I always felt that, though I might go along in my own way with tolerable success, there was a cut beyond me, and that I couldn't pretend to set up for one of the upper ten; but I'll be — I'll be swamped if I don't think I pass muster very well."

"You certainly do," said Otto.

"It is all owing to you," insisted the Colonel. "What you said a while ago remained in my mind, and I thought I should like to try dress-clothes if an occasion ever came. Then, one day, it suddenly occurred to me, 'Why not make an occasion?' and here I am. To tell you the truth, I'm pleased — I'm enormously pleased — with myself. I feel as if — but somebody is coming. Now, as I was saying, I am so grateful I should like to make you a little present — nothing to speak of — but just a little simple token between friends. Here!" The Colonel had taken up the diamond cross, and now endeavored to insinuate it into Otto's fingers, and make them close upon it.

"Oh, no, thank you," said Otto, laughing. "Put it in your waistcoat pocket, where it will be safe."

"I want you to take it. I wish you'd take it," said the Colonel, with feeling. "I know it isn't much, but — just for a little souvenir, and they are fine stones; and any time you wanted a trifle of money, you could get several thousand dollars for that mid-

dle diamond, — they say it is hard to beat. I wish you would take it.”

“You are awfully good,” said Otto; “but I couldn’t, you know.”

“I tell you,” said the Colonel, with a fresh gleam of hope, “you might like to — to give it to a lady, don’t you see? You might like to have the middle diamond set in a ring. I would be much obliged to you if you would.”

“No chance for me in that way,” said Otto, sturdily; “but I never was so grateful to anybody in my life, Colonel. And, although I cannot take it, I —”

The room was suddenly invaded by half a dozen men. “You ought to be in the reception-room, ready to receive your guests,” said Otto; and the Colonel sadly put his diamonds in his pocket, and accepted his post of duty.

There were thirty guests, each of whom arrived promptly, and dinner was served at seven “sharp,” as the Colonel had insisted it should be. The Colonel, indeed, well dressed, urbane, majestic, had his own way in everything. Jacobs, Bircks, and Vance, who were the real givers of the banquet, drew back and looked on, glad to have the honors of victory carried off by a man who could stand receiving the guests with the state and gravity of a crown prince at his levee, addressing each in a rich orotund voice, with the words: —

“Glad to see you, sir. I am proud to see you. I have looked forward to it with pleasure.”

The others felt that they could never have carried it off with the air which came so easily to their chief. The table was arranged in a hollow circle, and, as was intended, there was no rule or precedence in the order in which the men were placed. But "where McDonnell sat, there was the head of the table." The waiters recognized the ruling spirit, and, as each course was brought in, it was set down for a moment before the Colonel, as if for royal approval. He looked at it with a judicial air, nodded, and gave the order that it should be served, and, every time he did so, Jacobs glanced at Bircks, as much as to say that they might well be only too proud to be at the expense of so *recherché* an affair. They were niched in almost anywhere, but the Colonel was at the north end of the square room, with Kendal on his right and Clayton White on his left. The room was a bower of magnificent tropical plants, and inside the hollow circle of the table was a pyramid of azaleas from floor to ceiling, beginning with the deepest crimson, and shading up through exquisite gradations of rose tints to the purest white. The table itself was as pretty as orchids, cut-flowers, fruits, rare *hors d'œuvres* of oddest shapes and colors, and innumerable shaded wax-candles could make it. Each man, of course, had a *boutonnière* at his place, but there was allotted to him, besides, some queer shape covered with roses.

"Just a little souvenir of the occasion," the Colonel remarked, indicating these ornaments; "we will look at them when the dessert comes on."

Goodspeed had already written up the affair for three of the morning papers, leaving blanks for the menu and list of guests; but this was a touch not only beyond his experience, but beyond his imagination. He put back his head and laughed.

"I take it, Clayton," he said to his brother-writer, "that you and I are the only two men here who are not millionnaires."

"Count me out of that fortunate circle," said Charnock. For Charnock was there in spite of his antipathy to the little black-eyed, hook-nosed Jacobs. He had not only been eager to receive an invitation, but had accepted it with the most candid pleasure. Indeed, few men in New York would have declined to go to a dinner concerning which all sorts of rumors were abroad; the delightful joke about each guest having three quarts of terrapin and a dozen of champagne was but a small part of the story. It was well known that the salmon for the fish course were of enormous size, and had been caught in the Tweed, and shipped for New York on ice; that the turtle of which the soup was made had been a monster of fabulous size and weight; the saddles of venison were of the noblest description, while the wines ordered were of a costliness and rarity not to be despised by the most accomplished connoisseurs.

Yes, Charnock was there, and in such capital spirits that Otto March's heart went down a little; for, by all natural laws, two men in love cannot both be up in the see-saw.

"No," said Kendal, "Charnock is not a millionaire. Charnock regards his soul too highly to be a millionaire. He knows that a rich man cannot enter the Kingdom of Heaven, so he intends to keep safe."

"Whether millionnaires get into heaven or not, I will not venture to decide," said Clayton White. "I only affirm that they know the resources of this world well enough to get up a bill of fare which shows a high degree of civilization."

"We have spared no expense," said Colonel Carver, with solemnity. "Six different caterers have been at work. They know how to do it, and we know how to pay for it. For I tell you, Mr. White, as I tell all the world, talk is talk, *but money buys the land.*"

He brought his hand down on the table, so that the glasses rang.

"That is a noble sentiment," said Clayton. "Although, as Goodspeed remarks, we two are not millionnaires, we both know what we should be if we could."

"I suppose it is the easiest thing in the world, if one only knows how to do it," said Goodspeed. "But as a hundred dollars has always been to me a possession on the strength of which I could defy fate and the world, I regard the owner of a million as a phenomenon."

The Colonel told his story defining a phenomenon. It was not too new a story in itself, and he had told it over and over again.

“‘Gin ye see a coo, Tommy, a-grazin’ on the grass, that’s no a phenomenon ; an’ gin ye see a tree growin’ into the air, that’s no a phenomenon. But gin ye see a coo climbin’ up a tree backwards, that’s a phenomenon.’”

They had all been a little stiff when they sat down ; for it was a mixed company, and the appointments were too sumptuous to be taken as a matter of course. Kendal had tried in vain to keep a stream of conversation going. He had insisted that Wall Street matters should not be mentioned at table, and the Colonel had seen the force of this prohibition, and put his own veto on any business gossip. The times were too exciting. But, in order to have the dinner go off, somebody must keep talking. They could not talk about books ; the various groups of men had no social interests in common ; they could not talk politics, for the condition of states and empires mattered only as they were likely to affect stock quotations.

“That’s just what I say,” said Goodspeed. “A millionaire is a phenomenon ; he climbs up the tree backwards, as it were.” At this allusion to the making of a million, each financier pricked up his ears. Here was a key-note struck to which all could respond, and Kendal made the most of it. The conversation took a wide sweep at once, and the heavy social atmosphere, which had oppressed everybody with a sense that they were not making the most of their unique privileges, cleared up, and they all breathed more freely. Make a million ? Nothing

could be easier, in the estimation of these gods, to whom the exchanges of the world were but a mere hunting-ground; and now, as they reclined at ease over their nectar and ambrosia, they held soft discourse upon the way a million was made. It was a simple matter of buying the right thing for a song, and disposing of it to advantage. Getting hold of a mine, and knowing how to pick out a company. But, in the opinion of most of the big operators, a railroad was the surest foundation for a vast fortune. But, whatever you go into, whether it is a railroad, or wheat, or cotton, or coffee, or oil, see that you get hold of it, and that it does not get hold of you.

"Don't tie your hands," said the Colonel, confidentially, to Clayton White. "Don't act under compulsion, but make everybody else act under compulsion. I'm all for freedom! I want room to turn round and take my ease."

"With all these infallible recipes," said Clayton White, "I don't know why I should not get hold of something, and make a million at once, and then settle down comfortably."

"But, then," said Cadwell, with seriousness, "you will find, when you have made a million, that it is not so easy to settle down and be comfortable. A million doesn't satisfy a man when he gets it. It may loom up large to the uninitiated, but a man who understands money feels it to be a tremendous pity to take a sum like that and bury it where it only makes three or four per cent., when he might be making a tidy little fortune of ten or twelve millions out of it. And

that is none too much in these times, when the whole community has its hand in the pockets of a rich man, and compels him to give thousands and thousands of dollars to charities and hospitals and churches and missions."

"A man can't do that on a million; no, indeed!" said Jacobs, with a melancholy air, "or he will be a poor man very soon."

"A man shouldn't be too grasping," said Rawdon. "Now, a million of dollars seems to me a handsome sum. I don't want to gain all the world and lose my own soul, any more than Charnock does. What I say is, Enough is enough."

"A man's requirements decide what makes a fortune for him," said Kendal. "But life is a pretty complicated affair nowadays, and it costs —"

There were no two opinions about that, and there were few of the financiers who did not consider it a wanton tampering with a man's opportunities for him not to go on and make all the money he could. For it was decided, on every hand, that, after making one million, there was nothing easier in life than to go on making any number of millions. And what a pity it was not to make them!

"But a man gets overworked," said Rawdon. "He gets tired of the fret and worry; he wants an easy-chair, and an opportunity to toast his toes, with his family about him."

"A family is expensive," said the cautious Cadwell. "The bills increase every year, and so must your income. If you live in the country, and make

up your mind to be economical, why, a million might do. But you are pretty sure to have all sorts of expensive hobbies: you like horses, and horses cost, and a place with gardens and conservatories costs. I tell you it costs like the mischief! You'd better not think you can do it under six millions."

"If a man wants to put on scallops," said Jacobs, with the air of one who knows, "if he wants a big country-place, with lawns, gardens, forcing-houses, orchid-houses, horses, carriages, ponies, and dog-carts, and if he has a wife and daughters, and if he has a city house too, and gives balls and parties, and has two men waiting behind his chair if he sits down to eat a mouthful, — I say, if he wants to put on scallops like that, he had better go on piling up his millions if he expects to pay his bills."

"Every man knows his own fun," said Kendal. "And he had better decide on what it is, and try to get it out of his money, not pay for what he is indifferent to."

"That is a fine, charitable remark of yours, Kendal," said Goodspeed, "that every man knows his own fun. How much fun I should be able to get out of a million of dollars I don't feel sure; but I know that I have had the best fun in the world out of a dinner of beefsteak and mushrooms which cost me my last dollar. Clayton White, what is your idea of fun?"

Clayton was giving a good deal of attention to his dinner, which more than came up to his expectations.

"I always thought I should like to take a hansom

cab in the morning, at nine o'clock, and be driven about till midnight," said he.

"My dear sir," said Colonel Carver, swelling with generous impulse, "I should like to present you with a hansom cab."

"But that would spoil my fun," said Clayton White. "What constitutes the enjoyment of life is an irrational hope of something too beautiful to be realized."

But the others were not so visionary. They were ready to pay for their pleasures, cash down, and had no idea of being cheated by any mirage or will-of-the-wisp. "Every man knows his own fun!" The phrase warmed them up into the most engaging confidences. One man wanted to go round the world, through the world, under the world; but that was a chimerical dream, of which the profits could not pay the expenses. Cadwell remarked, oracularly, that the best thing was not out of the reach of money. He confessed to being English in his views. He liked a certain style — a settled routine, in which things were regularly done in the best way. But this was combated by Vance, who wanted, of course, to live comfortably, but, hang etiquette! he wanted no etiquette to spoil his comfort — no supercilious servants, no routine, no tyranny. He wanted to take off his coat, take off his shoes, — go on all fours, if he cared to, — and never have anything done twice exactly alike. It was Jacobs, still prudent in spite of his successes, who said that his notion of fun was to live in a warm climate, sit on a veranda, with his feet

on the railing, and have a cool drink brought to him every five minutes. Then went on a lively business in castle-building. Each man had been rich when he sat down, but with every course he grew richer — at least, he grew more generous. Otto March was a high favorite, and each glass of wine made the men about him more effusively fond of him. Cadwell was negotiating for a steam-yacht, and offered to lend it to Otto for the entire season — of course, paying all the expenses himself. Another man was looking up a house in the country; he wanted the handsomest and the best house that was in the market, and was going to have it furnished by Herter, Marcotte, and Cottier, in the most artistic way, reckless of expense; he asked Otto to make the place his headquarters for the summer, and bring whomever he liked to ask. Somebody else already owned a shooting-box in New Jersey, which he gave to Otto, out-and-out; and the young man, happening to mention his liking for dogs, was offered half a dozen at once, and his address was asked, that they might be sent round the first thing in the morning; while some horsey man begged Otto to accept a fine blooded mare now eating her head off in an uptown stable.

But Otto was not the only recipient of flattering offers like these. Everybody was in so good a humor that nothing less than the promotion of the welfare of the whole community could satisfy these capitalists, who ran over with money and good-fellowship.

Jacobs wanted to give just such a dinner every week, and asked all the guests to consider it a defi-

nite engagement to dine with him here every Thursday till further notice.

Colonel Carver, who listened with a beaming face, glowed with good-will and geniality, and invited the "whole caboodle," as he expressed it, to join him, that day two weeks, on an excursion to San Francisco — all expenses paid. He would have a special car, and they could all be jolly and comfortable. "Hang the expense!" was everybody's motto. The golden shower had fallen, and they had all held out their pans, and filled them to the brim. Why not be generous? The Colonel burst into song, and all the others joined him in the chorus, to the tune of "On Canaan's Happy Shore": —

"He who hath plenty of spondulicks,
And giveth his neighbor none,
Sha'n't have any of my spondulicks,
When his own spondulicks are gone !

"When his own spondulicks are go-o-one —
When his own spondulicks are gone —
Sha'n't have any of my spondulicks,
When his own spondulicks are gone !"

With such a fervid expression of brotherly feeling dinned in their ears, nobody could do less than accept with a thankful spirit a "little souvenir of the occasion," as Colonel Carver had called the presents, which appeared when the roses were stripped off the mysterious shape in front of each man's plate. The jewellers' shops had apparently been ransacked to find pleasing novelties in the way of scarf-pins, sleeve-buttons, studs, and cigarette-cases.

“I warn everybody,” said Clayton White, putting a very neat pin through the lapel of his coat, “that I shall never have any spondulicks of my own with which to make this good !”

The Colonel had received a cap, of rich Eastern embroidery, which he at once put on. But Otto March was the luckiest of all — he had the prettiest little gold watch in the world, with an open face, and all the fittings of the handsomest.

“I’ll give everybody a gold repeater when you dine again with me,” said Jacobs, observing that the men all envied Otto his share of the good things going.

CHAPTER XXVII.

CHARNOCK COMES TO THE POINT.

BARRY CHARNOCK dined with the Florians the evening after the feast of capitalists. He was witty over the affair, describing Colonel Carver with his beaming face, his air of high ceremony, and his solemn refrain of "Gentlemen, talk is talk, *but money buys the land.*"

"Let me see," said Mr. Poore, who was opposite Charnock at table, "Colonel Carver is the man who has got hold of the Northern Branch Railroad."

"Yes, he is president of the company."

"Or the pool," suggested Mr. Florian.

"Ring, I should call it," said Mr. Poore. "My brother Henry wrote me from San Francisco that he had heard that Carver was here, and that I had better advise my friends to keep clear of his schemes."

"I hear that he has the reputation of being a sharp customer," said Charnock, with a successful show of indifference. "But he gave us a capital dinner, which cost money. Somebody praised the Tokay, and he called out, 'A dozen more Tokay!'"

"It reminds one of the Indian nabob's 'More curries.'"

"Exactly. They were all nabobs. You should have heard them go on about their millions. Each

guest had a present. Mine was not much — just this little locket; but Clayton White had a really handsome scarf-pin, and Otto March a gold watch and chain.”

“Did he take it?”

“Take it? Of course, he took it. That was a small matter. The millionnaires are generous — I will say so much for them. They vied with each other in offering March gifts, from steam-yachts down to horses and dogs. He was immensely diverted by it, and let the joke go on, until somebody began to talk about sending round two valuable dogs this morning, and asked for his address. He told them he had only two third-story rooms at his disposal, and could not very well set up a kennel. At that, Vance presented him on the spot with his shooting-lodge in New Jersey, where, if need be, he could keep fifty dogs in comfort.”

“Otto March seems to be a favorite,” said Mr. Florian.

“A favorite! I should think so!”

“I see; he cuts you out, does he?” put in Mr. Poore, with a chuckle.

Charnock gave a deep, low laugh. He did not look at Lucy, but went on addressing his conversation to the two men. “Yes, he cuts me out — cuts all the men out. He is a dangerous fellow; everybody likes him; some people like him a little too well.”

“Eh, what? What do you mean?” said Mr. Poore, testily. “Do you mean me? For I like him

— I am ready to swear I like him better than any young fellow in New York.”

“I have no doubt of that, and he deserves it all. I am assured that he deserves everybody’s good opinion. I did not mean that you liked him too well. I was thinking of a very bad quarter of an hour he had to endure this morning, on account of his fatal fascinations.”

Having made this allusion, Charnock grew remorseful, felt it a pity to go on, and expressed his regret that he could not gratify the curiosity he had thoughtlessly excited.

“I did not at first realize,” said he, with a deprecating glance at Lucy, “that he is a sort of cousin of yours.”

He was struck by Lucy’s expression. The color had mounted to her face, her brilliant eyes were fixed and open wide. But she made a little gesture, and said, calmly: —

“You have said either too much or too little. Pray, go on, now.”

“Very well,” said Charnock, washing his hands of responsibility. “You remember, Lucy, the girl we saw with March in the Park last autumn?”

Lucy mechanically bowed her head.

“I was in at Kendal’s towards noon to-day, and this girl appeared.”

“Appeared?” repeated Mr. Poore. “What do you mean by ‘she appeared’?”

“She walked in. There was no mistaking the situation of affairs; Otto March had made love to

her, then got tired and dropped the affair. He had not been near her for weeks — and she came to look up the recreant. She is the prettiest little creature possible, and artless — oh, yes, as artless as a baby. She broke down the moment she saw him, burst into tears, sobbed out her grief at his desertion, apparently quite unconscious that Kendal and I were present; but, in fact, we both got out of the room as soon as we could.”

Charnock sat with his eyes fixed on his glass of Madeira, the stem of which he held in his hand, and from time to time raised it and moistened his lips. The silence daunted him a little; he felt that he had produced an impression, but could not be sure just what sort of an impression.

“Is that all the story?” asked Mr. Florian, with an air of excessive politeness, “or is there an interesting sequel?”

“Kendal is a man of action, you know. He and I withdrew into his office, and he stormed about for a few minutes; stormed furiously at March, at the girl, at me. Then he grew suddenly calm. ‘I’ll get him out of it,’ said he. He seized a sheet of paper, scribbled something on it, put it into an envelope, addressed it, and, taking it in his hand, rushed with it to March’s room. ‘Otto,’ said he, ‘I must send you to Macdougall’s this instant. I want you to put that into Macdougall’s hand yourself, and wait for an answer.’ Otto flew off, glad enough to be released, and Kendal, with his plausible air and smooth phrases, apologized to the young woman —

explained that they were so driven by a crowd of affairs, so busy, that he was sorry, but that the coercion was of events, not of inclination, and so forth—in short, the first thing she knew she was escorted out of the office, with her hand on Kendal's arm. That was the last I saw of either of them. March came back in five minutes, glared round the place, and at me, without uttering a syllable, then went into his own room and locked the door."

"Good for Kendal," said Mr. Poore. "It is the best thing I ever heard of him. I like a man who is ready to help another out of a scrape. Not," he continued, with some heat, "that I consider it much of a scrape. I'll find out about that girl—I have heard something about her before. I am ready to stake my own credit on Otto March's having behaved perfectly well in the affair. Depend upon it, the girl is a fool."

Mr. Florian's face had grown black as night.

"She may be a fool, but he must be a —" he began, but Mr. Poore interrupted.

"Nonsense! no harm in the world! I wouldn't give the snap of my thumb for a young fellow who had not made at least half a dozen mistakes. A man who has never committed an indiscretion is destitute of imagination—hang it, he's destitute of intelligence, of common-sense—for common-sense is composed of prevision gained from experience. It is logic applied to real life. I like Otto all the better for having had this little adventure—it is just the sort of adventure a young fellow ought to have —"

In fact, in order to exonerate his favorite, Mr. Poore was ready to go to any length.

"If those are your sentiments," said Mr. Florian, indignantly, "please air them at some other table. Go, now, Lucy; we will join you presently."

Lucy had risen, and now walked straight out of the room. When she reached the library, and threw herself into an easy-chair before the fire, she was surprised to see Charnock take up his stand at her left, in a favorite attitude of his, his elbow on the mantel-piece, supporting his head as he looked down.

"I supposed that you were finishing your Madeira and smoking a cigar," she said, languidly.

She was conscious that her face and voice expressed sadness and apathy, but she was too proud to dissimulate. Charnock's disclosures had been repugnant to her taste, but she tried not to be unjust to him. The folly and shame were not in his telling his story about Otto March, but in Otto's own weakness.

"Your father has excellent Madeira," said Charnock, "but I am beyond caring for it to-night. I must express my regrets at spreading that stupid gossip about March."

"There is no reason why you should not have told it," said Lucy. She detected and resented something of complacency in Charnock's tone. "I am inclined to agree, in essentials, with cousin Van."

"That you like men to commit mistakes, indiscretions?" suggested Charnock, with a peculiar smile.

"No, not that. But I doubt if there is anything

in the affair more than appears on the surface. Mr. March is very young; he came to New York a stranger. He sought amusement, variety, and —”

“Lucy,” cried Charnock, “forget that spoiled boy a moment, and listen to me. Let him have his little love-affairs, and get out of them. It all seems to me trivial enough. I do not begrudge him his good-luck. But it seems a pity to have everybody alter the values of things in order to make him out to be better than others. You say he came to New York a stranger. A very different sort of stranger from what I was. He had friends on every side, flattering him, making so much of the merest thread of relationship that it was ‘Cousin Otto!’ here, ‘Cousin Otto!’ there. But enough of him—he does not concern me, except that he makes me compare myself with him, my poverty with his riches, my isolation with his favoritism. But I have an exquisite compensation for all my losses when I remember who it was who opened the door to me, a stranger,—let me in, spread their hospitable board for me, and let me feel that I was a welcome guest, well beloved. This is the one house in New York which I have loved to come to, where I have learned every sweet lesson life has given me. Other men may need amusement, variety; but knowing you has given me all I wanted. Lucy, I have served you faithfully. To-night I ask, at last, for my reward.”

At this final outburst, Lucy looked up startled, far from being prepared for such a climax.

“Your reward?” she repeated, as if bewildered.

"Yes, my reward," said Charnock, with feeling. "You have long known that you were the only woman in the world to me. My every dream of future happiness has centred upon you; but I have not needed to dream. The reality of your beauty, your goodness, your charm, has been so vivid that any dream of mine would have been poor and meaningless in comparison."

Charnock continued to stand gazing down at her, while she sat nestling back in a deep-cushioned chair, looking up. He spoke in a low, clear tone, which evinced deep feeling. His face was full of earnestness. But he was uneasily conscious that, at a moment when passion ought to sway him towards the woman he loved, his attitude did not change. He might have gone down on his knees at her feet, but, then, in this house, Mr. Florian and Mr. Poore walked in and out everywhere, without any apparent idea that seclusion could ever be desirable; accordingly, to run no risk of being made ridiculous, Charnock remained standing.

Lucy's whole face had undergone a change as he spoke. Her eyes had a dreamy look, her lips were a little apart; she showed, in fact, in her whole attitude and expression, a touch of sadness.

"Lucy, speak to me!" said Charnock, bending down towards her.

"I have nothing to say," she said, quietly.

"Nothing to say!" Charnock cried out, with an accent of keen reproach, "when I tell you that I love you — that I have loved you for years — that I have

only waited for the fitting moment to arrive to ask you to be my wife!"

"And is this the fitting moment?" asked Lucy. She could not help smiling at Charnock's intense solemnity. "I wish you could have deferred it," she added, rallying her powers, and retorting with some playfulness.

"Deferred it until when?"

"Forever!" said Lucy. She sat upright, and spoke with a soft imperiousness. "You say we gave you a welcome," she went on; "that we spread the board for you, treated you like a beloved guest. And so we did, for we have liked you. You were a friend, a brother — interested in our concerns, making one with us in our talk, in our amusements, in our deeper interests. You talk about rewards — but we have already given you our best."

"Not the best! You know very well that, pleasant as our intercourse has been, nine-tenths of my feeling — as any man's feeling must have been, under the circumstances — was the longing for something more — the necessity of loving you and being beloved by you. You cannot be insensible to the fact that my love has been growing every day and hour since I first came here." He went nearer, and bent down over her. "Lucy," said he, "give me your hand a moment."

She looked at him with a look of surprise, and shook her head.

"You don't care about me," he said, with such intense pain and disappointment that his tone moved

her powerfully. "I have given up everything for you and to you. I have trusted in you as I trusted in Heaven; and now, now you —"

"They are coming in!" said Lucy, in a warning tone; and at the same moment Mr. Florian and Mr. Poore entered the library, and sat down before the fire. Charnock had to swallow his agitation and wrath as best he might, and turn to Mr. Florian, who put a question to him on some public matter. He answered in a way and with an accent which touched Lucy, as his own declaration of love had failed to touch her. The three men continued to talk quietly together for the next half-hour, and Lucy had time to think over many things — to recall Charnock's unvarying respect and kindness to her father, and his helpfulness to the whole household. She was moved by the reflex of the emotion which had agitated him. She began to realize how this long intimacy had, at its every step of advance, fixed and deepened his clearly defined hope. Her father at last turned to her, and said they would try one of their trios; and Charnock, in a soft voice, begged for one of which he was particularly fond. And as they played it, the music spoke to Lucy — old memories laid siege to her, and her conscience became a prey to every sort of accusation. In fact, by the time that Charnock was able to renew the conversation, her gratitude and loyalty had summoned up powerful auxiliaries for him.

Charnock, who was watching her closely, saw that her mood had softened and changed — that, when she

rose from the piano, her manner was actually humble. In fact, this rather self-willed young woman had been taking herself to task. Events had vindicated her aunt Vandewater's incessant prediction that every look and smile she had ever given to this man would prove to have been calmly accepted by him as a bribe to his ardor. Kendal's reproaches had not yet lost their sting. She remembered what he had said, and shivered at the thought that she must now listen to similar complaints from one who had a better right to make them.

Mr. Florian and cousin Van went back to the library, and sat down to a game of chess.

"Stay here," Charnock said to Lucy. Coerced more by her own conscience than by his command, she sat down by a table, picked up a bit of work, and began to ply her needle through the silk meshes.

Charnock resumed the conversation exactly at the point where it had been interrupted. "I told you," he began at once, "that I had built with assurance upon your love for me. I did not mean to be presumptuous — I waited, I watched. I felt, finally, that I had the right. I did not tell you, in so many words, that I wanted you for my wife; but love speaks in a thousand ways. How could I doubt that I was fixed in your heart, as you in mine, when you were turned to me at every point — when you waited for me in order that I might enjoy the least pleasure with you."

Lucy's head bowed lower and lower over her work. She was biting her lips, and her face was crimson.

"I did not wish to burden you with a long engagement," Charnock went on, in his quiet, persuasive tone. "I reserved my offer until I should be able to meet your father's inquiries on the subject of my means in a satisfactory way. Have you heard that I have lately made money?"

Lucy flung back her head haughtily. "I heard," she said, "that you were mixing yourself up in outside matters, and evidently found your profession too slow. Did the subject in any way concern me, I should say that I thought you were putting aside the claims of a good friend for the enticements of a treacherous one."

"Do you mean Kendal?" asked Charnock, in surprise.

"I said nothing about Mr. Kendal or any one. You know we hate this sordid competition. If we have made you an intimate friend, it was because you liked and strove for something better than mere money-makers care about."

"I love that unworldly voice of yours," said Charnock. "It is like what Alcibiades heard when he said, 'He makes me confess that I ought not to live as I do, neglecting the wants of my own soul and busying myself with the concerns of the Athenians.' Heaven knows, Lucy, you cannot hate this sordid strife half as much as I do. I would rather make money in my profession or in some heroic way which would please that high romantic soul of yours. 'If doughty deeds my lady please,' " he added, smiling at her, and observing how she crimsoned and averted

her look under his gaze, "I should like to mount my steed and do something picturesque; the fault is with the age, not with me — in these days, men have to make a raid into Wall Street instead of over the border. If there were ever a man free from avarice, from love of luxury, that man is I. Yet, I needed to make money for you, Lucy."

"I do not want your money. You have no right — no, you have no right to say such a thing to me," Lucy cried out, almost fiercely. She looked up at Charnock, and, face to face, they regarded each other like accuser and accused.

"I never thought," said he, in a deep voice, "that you, of all women in the world, you, Lucy Florian, would play the coquette with an honest man."

"I am not a coquette."

"Lucy, you have given me for years every sign of preference. All the world has assigned us to each other. You cannot deny it!"

This touched her to the quick; she started up, and took her stand opposite him at the little table. Her lips parted as if to speak, but he silenced her by a gesture.

"I say every sign of preference," he went on; "I might as well say all I mean — every sign of love."

There was rebellion in her face, in her whole attitude and gesture, but he would not let her speak, and hurried on: —

"Do you remember a year ago last summer, how we sat together on the last step of the 'Forty

Steps,' at Newport, and you said to me, when I suggested that it was getting late, 'Don't spoil this — it seems to me I was never so happy in all my life.' Lucy, you loved me then."

She regarded him at first incredulously; then her eyes fell, and she seemed to be pondering his words.

"And once at dinner at your aunt Cornelia's, when I dropped into the empty seat beside you, and you looked up, saw me, grew radiant, and whispered, 'Oh, I am so intensely glad! I did not know you were to be here, and I hated it so!' And, then, you talked to me all through the meal as if actually brimming over with rapture. I will swear you loved me then." She gave him a strange look; she had grown pale.

"And a hundred times when we sat before the fire together here, and talked over the books we read, and the thoughts that rose in our minds, and life did not seem long enough nor the earth broad enough for our spirits to have free play and full action! You loved me then — you have loved me all the time, without knowing it perhaps, and you love me now."

"I liked you — I found you clever and sympathetic, but I never loved you — never for a moment," she burst out.

He looked at her with an indulgent smile.

"Oh, Lucy, Lucy, what a child you are!" said he.

"Call me a child if you like," she said, petulantly, "only recognize the fact that a child is lavish of its faith, and suspects no hidden threats, no

masked cruelties, like what you now show me to have been in your mind all the time."

He seemed to muse over her words a moment, then went on as if she had not spoken.

"Perhaps," said he, "I have been a little premature. I do not wish to urge you to commit yourself now. I love to think of you as still a child; that you are not yet awake to the full meaning of life; that you do not understand that what there has been between us all these years is love — true love: that is, — the most sweet and satisfying friendship. Unless you had really loved me, you could never have depended upon me as you have done. Did you ever express a wish that I did not move Heaven and earth to gratify? You have had as many commands as the Centurion, and I have obeyed your least behest. You may curl your lip, Lucy, — you may say that a man's patient service ought to be disinterested. But I assure you that no man can be disinterested where a young and beautiful woman is concerned. And let me tell you that you would not have cared for me if I had been so dull and impassible as not to count every kind look, dwell on every sweet word you gave me. What you have liked in me — what you have turned and rested on in me — was the deep, the fervid tenderness of a passionate lover."

He had gone round the table, following her as she retreated, until she was hedged in between him and the curve of the grand piano. Here she shrank back, averting her face, and putting up one hand, as if begging him to stop; and when he went on, bend-

ing closer to her ear, and speaking in a voice which all the time grew finer and more piercing, she put her hands to her ears, and seemed to cower. The moment he was silent, she faltered : —

“I see now where I have failed in wisdom. I am ashamed — I am remorseful. I ask you to forgive me. I am ready to ask you on my knees to forgive me.”

“With all my heart,” said Charnock. “You have committed the best sin a woman can commit. You have loved without knowing that you loved.”

“You have no right — you have no right to speak to me in this way,” said Lucy. They looked at each other again, and each seemed to measure the force of the other.

“I have every right,” said Charnock, firmly. “For years you have given me the right to address you as only a man in love addresses the woman he worships. Were you to throw me over now, everybody whose opinion you most regard would assure you that it was the act of a heartless coquette.”

She shivered from head to foot. She tried to speak, but her voice failed her. She looked at him with questioning, dilated eyes, as if waiting to hear what more he had to say ; and when his next words came, she felt like a criminal reprieved.

“I will end this for to-night,” Charnock said, with deliberate, touching gentleness. “You are sure to think my words over, and to be moved by them. I have no impatience, and I have no doubts. I love you so deeply — I believe in you so implicitly — that

I know by clear instinct what you will do and say when I come again. You will run to me with outstretched hands and with a smile, Lucy. You must do so, or else — or else you will have given me my death-blow."

He said no more, but walked straight out of the room and out of the house.

CHAPTER XXVIII.

OTTO AND LUCY.

IT had been a matter of daily surprise to everybody to see the quotations of the Consolidated Eureka and the Jupiter go higher and higher, without interruption, as if they gained steadily, hour by hour, in solid value. But, two days after Charnock's interview with Lucy, a reaction came. The market opened on Wednesday with a show of steadiness, although there had been rumors of trouble ahead current the evening before. Charnock, who had been traversing the street all the morning in search of a competent adviser, by half-past twelve o'clock made up his mind to hold on to his stocks. It was almost one when actual bad news came, and then, for the next hour, there was a whirl downward of prices, and all the Kendal and Carver stocks suffered.

"The scoundrels! the rascally scoundrels!" Colonel Carver cried out, in rage, as he sat in Kendal's office, and watched the progress of the decline. "The traitors!" he said later, as if stung by a sense of the ingratitude and disloyalty of his old supporters, whom he heard of as throwing everything away

recklessly, as if eager to get rid of their once vaunted stocks at any price.

Otto March looked on in dismay. He could make nothing out of Kendal, who answered his questions with a coldly ironical smile, and, whether or not posing for effect upon a frightened crowd, seemed to be absolutely indifferent to what was passing. Evidently, the broker was in the position of a horse going down hill fastened to a vehicle; but whether he was dragging his burden by his own strength or was pushed along by it was not easy to determine. Yet Otto made a shrewd guess that, in spite of the Colonel's loudly expressed wrath, he was behind the events he seemed to deplore: that he had invoked the whirlwind, and presently, when the moment arrived, would ride the storm, victorious as ever.

Otto, to tell the truth, had other matters at heart. It was as Charnock had told the Florians—the heavy consequences of his foolish episode with Miss Campion had come upon him, and he was still bitter, sore, humiliated, and knew not which way to turn. He had for weeks almost forgotten the fact of Miss Campion's existence; and, although little billets had come to remind him that his presence was desired, even required, in Fifteenth Street, he had excused himself, sent polite apologies, and stayed away.

No Medusa's-head could have paralyzed him more than the sight of Miss Campion in Wall Street, in a jaunty little fur-trimmed jacket and hat. He gazed at her, appalled. She was like a ghost out of a foolish time which he hated to remember. She saw his

surprise, his humiliation, and was cut to the heart. She burst into tears, and all sorts of reproaches rose to her lips. What stifled any possible rejoinder from Otto — what made his tongue cleave to the roof of his mouth, his very heart quake — was the recollection of that foolish kiss. There is a famous simile about the eagle stricken to death by an arrow fledged with his own feather. That kiss came home to Otto now, and seemed to annihilate at a breath everything noble and worthy he was striving for, and put in its place falsehood and folly. He could only stammer out, in answer to her questions, that he was sorry — that he had had a great many engagements — that, in short — he was going to say that he would begin and do better. For what else remained for a man to say, when he had aroused expectations like these? To watch the little scarlet lip tremble, to see the tears on the flushed cheek and hear the tremors in the voice, forced him to tell himself that he had no duty anywhere save here; that he had bound himself to a life-long bondage, from which he could not in honor be set free.

It was at this moment, when his whole future was, as it were, on the hazard, that Kendal opened the door, entered, and briefly and imperatively took possession of Otto. Otto declared that he was very angry when he found his business of no importance, but the ruse had been effective. Kendal, meanwhile, walked away with the young lady, and although Otto, nerved to the very sublimity of self-sacrifice, rang the door-bell of the house in Fifteenth Street

that very day, he was not admitted. But it was, after all, of Lucy Florian that Otto was thinking all the time. She would know of this miserable episode. Charnock would tell her. Everybody, indeed, would know of it — but the rest of the world mattered little.

This was what his own wisdom and knowledge of the world had brought him to. He could blame nobody but himself for this shipwreck, for he considered it absolute shipwreck. Somebody had to be sacrificed, and it was not an open question who was to be sacrificed, himself or Miss Campion. He had never been taught that it was a possible thing for a man to let a woman bear trouble which he had brought upon her, and which he could bear himself. He had always thought meanly of Agamemnon. There seemed to him something familiar in the idea of such a marriage; for it had at once come to this — he thought he must marry Miss Campion. Was it George Warrington's? Such stories ought to be taught in schools, hung up as guideposts, so that young men should see them on all sides with hands pointing out this road to a loveless marriage.

These realities, or what seemed to him like realities, robbed the events taking place in Wall Street of all substantiality. It was considered an even chance, on Thursday morning, whether the panic had reached its culmination, or whether there were worse dangers to fear. Charnock had had a harrowing night. He had not sold out, and when the morning came was still undecided what to do. He looked

years older when he came into Kendal's. What had cut him most, he said, was that nobody had advised him in this crisis — or, if advice was given, it was conveyed in glittering generalities. For weeks he had been told not to sell on a rising market — to hold on, but still not to hold on too long. Then, when he had held on too long, although he had begged and entreated everybody to tell him the moment to sell, he was left with his shares on his hands. He had been trying a case in court the day before, from one to three, and had had no idea what was going on. Thus he had lost, lost — he hated to put into figures what he had lost. Now should he sell, or should he still hold on? It was plain to every one how the man was suffering. His yellow-white face and weary eyes showed that he had not slept, and he shrank involuntarily from the light. At all these questions Kendal shrugged his shoulders and knit his brows.

“In a crisis like this I can take no responsibility,” said he. “I will carry out any directions of yours to the letter.”

“But you know more about these matters than I do,” said Charnock.

“Have you read the morning papers?” asked Kendal. “Have you read, marked, learned, and inwardly digested the news?”

“It settles nothing,” said Charnock. “Kendal, tell me one thing frankly —”

“Anything you ask.”

“Have you sold out?”

"Every share," said Kendal.

"On your honor?"

"On my sacred honor."

"At what figure?"

"That is strictly my affair," said Kendal.

Charnock ground his teeth. It had lately seemed to him a prudent course to withdraw all responsibility from Kendal, and keep his interests in his own hands. His endless questionings, his dubitations, made even the sight of any decisive action almost painful, and the easy, slashing business habits of the broker had more than once made him anxious. But he wished now, with impotent rage at his own self-sufficiency, that he had trusted Kendal a little better. Still, it was of no use to cry for spilled milk. If Kendal had let go the Jupiter and the Consolidated Eureka, it was time for him, Charnock, to get out of a bad job. He had parted with every share he possessed by eleven o'clock, an hour before Colonel Carver, still breathing out threats and denunciations, was beginning to buy largely. The Colonel declared he would turn Wall Street upside down and inside out, like a glove; that he would shake it as a bull shakes a red rag between his teeth, and tosses it with his horns.

All this, as we have said, was to Otto March like the frenzy and fury of pictures on a Grecian vase. When all he had in life was at stake, such events as making or losing money had no power to move. A resolution had suddenly formed itself in his mind to go to Lucy Florian, and tell her everything, and be-

fore three o'clock that day he was with her. He found her sitting alone as if waiting for him.

"Charnock told you," he said, looking in her face, and seeing with deep pain that she looked pale and troubled. "I knew that he would tell you! I would rather have told you myself, but I have no right to complain."

"Do you mean about that young girl?" said Lucy. "He hardly told me anything I did not know before. Had I not seen her with you driving? — in a boat at the Park? — at a concert?"

Lucy's eyes were full of reproach as she looked at him. "Did I not know all that time," she went on, "that it was she who kept you away from your friends, your real friends? That her influence made you treat us rather like enemies? Mr. Charnock did not need to tell me anything which showed her power over you; I had known it a long time!"

"Her power over me?" faltered Otto. "I am afraid that —"

"I have tried to forget," said Lucy, with fire, "how you walked straight past me in Central Park last autumn, as if you had not seen me. Yet you had seen me, for when you turned our eyes met."

Otto laughed bitterly.

"Do you suppose she had anything to do with that?" he asked. "Do you suppose I avoided you on her account? Poor little innocent girl! If I behaved like a churl — and I did behave like a churl — it was because I — why, don't you know — can't you guess why I stayed away from you?"

Otto cried out, his eyes shining, his face aflame. "What else could I do while I supposed you were engaged to Charnock? Don't lay it to her. She is the victim, the innocent victim of my despair, my restlessness,—my disquietudes of envy, malice, and all uncharitableness. I had to do something—and, Heaven forgive me, what I did was to amuse myself with her."

Lucy listened with an air of being stunned.

"My sin has found me out," said Otto. "I have been in a terrible state of mind since yesterday. I could not sleep—everything rose up and looked me in the face. I saw how hideous my mistake was."

At this moment, he could not help perceiving that Lucy was as agitated as himself. "Oh, I am cruel," he said, in a broken voice. "I ought not to have come to you with this trouble. But all at once, this morning, the idea crossed me that it was the only thing I could do. I longed to confide everything to some one—and as—"

"It was right for you to come," Lucy interrupted, breathlessly. "It is—yes, there can be no doubt that it is better for you to tell me. There is nobody else that"—her lip quivered and her eyes fell—"Tell me all about it," she added, schooling herself to speak with gentle deliberation.

"You promise not to be too much shocked?" muttered Otto, gazing on her face as if spellbound, "not to be too indignant with me?"

"Tell me everything," she said again, this time with intense solemnity. The idea of receiving these

conjectured dreaded revelations gave her a vague sense of alarm. What was she to hear? It was as if she had signed her name to a *carte blanche* which might be filled up in a way to cost her too much; yet, he must go on.

"If I tell you everything," Otto blurted out, "I must begin at the very beginning — I must begin with the night when I first met you."

"Did you know her then?" asked Lucy, with surprise.

"No, no, not for weeks afterwards. But I saw you, Lucy — I am going to call you Lucy once — may I not?" — Otto looked into her face with all his love for her showing in his eyes — "don't you remember that you were playing that sonata of Mozart's, and I saw you first while that little strain in the *Andante* was going on — and I could no more help remembering you when that strain rang in my ears afterwards than I could help —"

"Why do you say such things to me?" faltered Lucy. "You were going to tell me about that girl, and this has nothing to do with it."

"It has everything to do with it. Had I not seen you — had the idea of you not taken possession of me, brain, heart, and soul, why, then — I could not have felt as I did when I was told that you belonged to another man, that it was not honest nor fair nor decent for me to go on thinking of you. And when you were out of my reach, when everything I had cared for and believed in had suddenly been taken away, I just set to work to try and forget you."

"I do not understand you in the least," said Lucy, with a proud glance. "You should not venture to say that I belonged to any man — as if — as if —"

Otto blushed and dropped his head. It was a comfort to hear this, although he had so foolishly flung away his own chances of happiness.

"I heard — I heard," he murmured very softly, "that you and Charnock were — if not engaged — about to be engaged. And so many trifles went to corroborate this news that the fact that I was nothing to you, never could be anything to you, was borne in and pressed down upon my consciousness."

Lucy's pride and self-belief had been heavily chastened by Charnock's confession of two nights before. And this was the price she had to pay for the sweets of independence, that she could look no one in the face and say with maidenly pride that there was only friendship between herself and Charnock! For what had he not accused her of? what had he not called her to account for?

"I am not engaged — I never was engaged — to Mr. Charnock, or to any one," she said, without raising her eyes.

"If I had but known it," answered Otto, "I should not be in this wretched position to-day. I should never have met Miss Campion — I —"

"I still do not comprehend how you came to meet her," said Lucy. "We should have been only too glad to have you go on coming to see us —"

"No, you do not comprehend," cried Otto. "You could not comprehend that I dared not go on seeing

you. You did not guess what was in my heart—even now you —”

He slid down to the floor, at her feet, and kissed her dress; then, utterly overwhelmed at his own temerity, he hid his face in the folds, like a child, and dared not look up.

There was a moment's silence. Then Lucy murmured softly:—

“Ot-to! Ot-to!” He did not move, and she grew even a little stern. “How foolish you are, Otto! Can I not trust you?”

He jumped up, walked to the end of the room, stopped there a moment, turning his back to her, then retraced his steps and paused before her, dropping his eyes.

“Trust me, if you can,” said he; “I don't quite trust myself. I will tell you the story. I was just mad for a time,—I used to walk up and down out here at night; or stand still, leaning on the railings, listening to the music. Then I sickened at my own weakness, and determined to put something into my life—stuff the empty places with bran or straw. So I went to the theatres, and I was a little taken by Miss Maud Champion, at the Sun and Moon.”

“So she is an actress!” exclaimed Lucy, aghast.

“No, no! It is an incomprehensible jumble. But try to be patient.” And he told her about the encounter on the Elevated Road, his pursuit, and the mistake about the bouquets.

“I can understand it perfectly,” said Lucy, trying

to be kind. "She is very pretty, is she not?" she added, with a certain eagerness.

"Oh, yes, she is pretty and piquant! She always reminded me of a bird, she is so full of movement. She lived the dullest possible life, yet was thirsting for any kind of amusement. It seemed a kindness to try to give her some little pleasure."

"I see — I see!" Lucy said, feverishly. "And you went there again and again, and finally —" She paused, waiting for him to fill up this terrible blank.

"Yes," Otto conceded, "I went there a good many times, off and on." He paused a moment. He could not tell anything to help his own cause and damage another's; he could not say that he had had little notes, that more than once a little rendezvous had been appointed. "Yes, I went there a good deal," he proceeded. "Her mother was too busy to be much of a companion to her, her father was constantly away, and her brothers were hobbledehoys. She was glad to see me, and — and — I suppose I was flattered."

"And so you made love to her," said Lucy, and her soft eyes looked into the depths of his soul. "Oh, how could you?" she added, her whole face flushed, her breathing quick and painful.

Otto caught her hands; but she pushed him away, rose suddenly, and took another seat, sinking down and putting her head on the table.

Otto turned pale and was silent. He could not take his eyes from her. He did not try to analyze

his feelings, to discover the meaning of the exultation which had all at once mastered him and thrown his mind into a state of wild confusion.

Lucy presently looked up, and ended the pause.

"You do not answer me," she said.

"Answer you?" repeated Otto, going nearer to her.

"I say that you made love to her."

So many fresh sensations and impressions had taken possession of Otto that the words at first rang in his ears without force or meaning. Then, with an effort, he said:—

"Made love to her? made love to Miss Champion? I do not know exactly what you call making love to her."

"Tell me — you were to tell me everything," said Lucy, imperiously. "You have told me nothing, so far."

"I am ready to tell anything," muttered Otto. "It is hard to think at this moment — I —"

"Speak, speak — do not think. Be candid," said Lucy. "Tell everything, just as it happened. Of course, you made love to her!"

"I don't feel sure. I admired her — but — quite reasonably. I thought her coquettish and attractive. But it does not seem to me that I ever made love to her." His whole manner was touched with solemnity. "To be sure," he proceeded, gravely, "I kissed her once —"

He paused and sighed.

"Kissed her!" cried Lucy, and started to her feet.

Otto made a gesture of deprecation.

"You bade me confess everything," he said.

Lucy had walked to a little distance, and stood there looking at him, with fire in her eyes.

"You just told me you had not made love to her," she said; "and now you confess that you kissed her. How can I believe you — how can I go on listening, when —"

"Try to be patient," he said, hesitatingly; "try to remember that Miss Campion is not like — not like —"

"I don't understand you!"

"Why, don't you see," faltered Otto, gazing at her supplicatingly, "that there are girls —" He broke off again, seeking some phrase by which everything is meant, yet nothing actually expressed. "You see," he went on, hanging his head in shame, "there are girls and girls. And sometimes a — fellow has to kiss one, in order to convince her that he is not offended or indifferent."

Having made this confession, he dared not look up to see its effect.

"I should avoid such girls if I were a man," said Lucy, with her head in air, and a look of high disdain.

"I wish I had! I wish with all my heart I had!" muttered Otto, with dreary self-abasement. "There is just one thing more to tell you —"

"Yes," said Lucy, with an accusing accent; "I thought there was something more!"

"It might as well be omitted, for it was nothing

but a thought ; and, first and last, what thoughts do not come and go in a man's mind ? When I kissed her, it was just nothing particular — I was in a hurry to get away, and — it was simply a piece of nonsense. But afterwards ” — Lucy was looking at him with an excited glance — “ afterwards,” he went on, “ thinking about her, it seemed to me that I might grow to love her — love her dearly — and that, if she cared for me — why, since I could not have what I wanted — perhaps it might — ” His voice died away, and he raised his eyes to hers with a wordless confession of disloyalty. “ Now you know everything,” said he, clasping his hands, and bending towards her. “ Judge me — decide for me.”

“ You told her this ! ” said Lucy, proudly. “ You told her that you could love her — love her dearly ! ”

“ No. I never told her. The next morning I had your note, asking me to go to the ball with you, and I never thought about it any more. I hardly remembered her again, until two days ago, when she came. That brought it all back.”

“ And that is all ? ” said Lucy, almost incredulously.

“ All there is on my side,” said Otto. “ It was more to her. She thought — she believed — ”

“ Yes, she believed in you ! ” said Lucy, with intense seriousness. “ It is so cruel not to answer a faithful belief in you.”

“ That is just what tortures and oppresses me.”

“ I know,” said Lucy, “ I know.” And, indeed,

she felt as if all Otto's present feeling of bitterness had been measured out to herself of late, drop by drop.

"Judge for me," Otto entreated.

"But I cannot judge," cried Lucy. "You must do your duty. It is terrible to have a duty that is hard to perform; but if one recognizes it, there is no help, and no comfort except in doing it." She spoke with a little wildness of manner, and her lips quivered.

"I will do my duty, though I die for it," said Otto, in a low voice. It was one of those phrases which bring a sort of comfort; accordingly, he repeated it.

"Do you mean," faltered Lucy, going up to him with hands outstretched, as if to shield him from some danger, "do you mean that — you — will — marry — her?"

Otto gazed into her face, alternately flushing and paling; that keen instinct of triumph returned, and at first kept him mute. Then he said, just to try the effect of his words: —

"Did you not say that I ought to do so?"

She gave a soft cry, as if she suffered. He caught her hands, he flung his arm about her. "Lucy," he said, as if stifled, "you love me — you love me!"

She answered his look one moment, then crimsoned under his glance, and hid her face against his shoulder.

He held her close, in a silent embrace.

"Tell me you love me," he whispered. "I am

absolutely happy, yet I must hear that. Tell me you love me."

His words broke the spell. She flung off his clasp, and retreated, pressing her hands together on her breast. He followed, keeping close to her. He was smiling, his whole mien was radiant, and the sight dazzled and blinded her. She put up her hands to cover her face. "But, Lucy," he said, in a voice of rapture, "you love me!"

"You must not — you must not!" she murmured. "Oh, it is terrible! You must not, I say!" for he had forcibly possessed himself of her hands, and was looking down at her, while she persistently averted her eyes.

"But you love me, Lucy!" said Otto.

"No, no, no!" she cried, in a piercing voice.

He let go her hands and retreated.

"Do you mean that you do not love me?" he exclaimed.

"I must not love you — I cannot love you!" she said, hurriedly. "Please go away. I do not dare — I cannot judge — nothing is clear to me. You said, just now, that you had a duty, and that you would do your duty if you died for it. And your duty is not to me. And it may be I too have a duty, and that my duty is not towards you."

"It is — it is!" said Otto. "If we love each other, we have no duty except to each other."

She was trembling. She could hardly command herself.

"I see myself and all my actions in a strange light,"

she faltered. "Please go away now. It is best — I am sure that it is best for us not to see each other again until —"

"Until when?"

"Until something is clear. Until I have had time to think it all out, and to decide what is right."

"Just one thing is right, Lucy," Otto began, in a mood to argue, to convince, to command, if necessary; but she put up her hand.

"If you — care about me, Otto," she said, gently, "you will do as I ask you — will you not?"

"Anything."

"Then, go away to-day, and wait — wait until I send for you before you come again."

Otto looked at her silently a moment, then said, with a half-smile: —

"I will obey you. Only, do not forget that you love me — because I shall be thinking of that every moment."

She could not help showing a faint reflection of his smile in her own face as she glanced back at him one moment. "Good-bye!" she said.

Is this all — just good-bye?" he returned, blankly.

"Every bit. Good-bye!" and, as if to settle the matter, she ran out of the room; and left him alone, staring after her.

CHAPTER XXIX.

A WOMAN'S TALK.

THE next morning, at ten o'clock, Lucy Florian rang the bell of the house on Fifteenth Street, and asked for Miss Campion. Miss Campion was not at home, the servant said; her father had taken her into the country two days before. Lucy reflected a moment, then inquired for Mrs. Campion, and was at once ushered into the parlor, and, in a few moments, a pleasant but weary-looking woman, of middle age, entered.

"I inquired for your daughter," said Lucy, rising and taking the timidly extended hand, "but heard that she was out of town. So I ventured to ask you to see me for a few moments."

"Her pa took her into the country, up to his sister's, day before yesterday," said Mrs. Campion. "Do you know Matilda?"

"I thought her name was Maud," said Lucy.

"That's a notion of hers," replied Mrs. Campion. "Her name is Matilda, and she was named after me; but at school the girls called her Maud, and she liked it."

"I do not know her," said Lucy. She paused a moment, and a slight flush rose to her face. "My

cousin, Mr. March, has spoken to me about her," she added, significantly.

"I don't want to hear anything about that young man," said Mrs. Campion. "He has been here twice and has asked for me, but I would not see him."

"Has he behaved so very badly?"

"I don't say nothing about bad behavior," said Mrs. Campion, "but her pa and me are dreadfully mortified about it all. Matilda has had as good a bringing-up as we could afford, but it doesn't seem to have had any use except to give her foolish notions. Her pa says that if I had made her useful about the house, she wouldn't have behaved so silly. But I don't know: she wasn't handy, and she got out of spirits, and I was glad to have her suit herself. I did suppose she had good-sense and could be trusted. But her pa says she needed a firm hand, and he declares she shall have it now. His sister is one as will look after her close."

Lucy listened with growing perplexity.

"Would you mind telling me candidly about her acquaintance with my cousin?" she said.

"She never told me much about it," said the mother. "I know he gave her lots of flowers at first, and then he used to bring her candies. I could see she had great expectations of him, and I wanted to say to her that there wasn't one chance in a hundred that he meant anything, for everybody says that young men's attentions don't mean what they used to mean. Finally, he stopped coming—and even her pa began to notice that she seemed dread-

fully woe-begone, and he grew worried about her — I don't suppose he would have known what finally happened except that he happened to go down town that day, and what should he see but a gentleman a-putting Matilda on a horse-car! And pa, he stopped the car, got on, and went up to her, for he saw that something strange was a-going on. The gentleman was very polite, and said that, if this was her father, why, then, he would leave her to her natural protector — so he bowed and went off."

"That was Mr. Kendal?" said Lucy.

"I believe so — Mr. March's partner, anyways. Well, her pa made Matilda tell him everything, and, when he got home, he read all Mr. March's notes, and looked at all the presents he had sent. He said he couldn't see that the young man had committed himself at all, and he was afraid Matilda was a silly girl. So he decided right off that her things should be packed up, and that she should go up to his sister's for a long visit."

"It is a great comfort to me to hear that my cousin was not actually to blame," said Lucy, earnestly.

"I don't want to say nothing about him, and I don't want to hear nothing about him," said Mrs. Campion, with mild decision. "Nobody is to blame except me, her pa says, so I suppose I must bear the blame. I did suppose that a daughter of mine could be trusted, but in my time young men were different and girls were different."

It had seemed to Lucy an imperative duty to go

and see Miss Campion. She had been making imaginary speeches to the young girl ever since yesterday. Otto must do his duty, and the woman for whom he was to sacrifice himself must also rise to heights of heroism.

But she had not seen Miss Campion ; had instead been met by a version of the affair which put all her romantic fancies to flight. Perhaps Lucy did not fully realize what this foolish little episode might count for in the heart and brain of an eager little creature, with an ardent desire for happiness and all the good things of this world.

No, to Lucy it seemed for Otto an escape, and for herself a reprieve. As she went out into the streets again, she breathed a keen breath of delight at the sight of the blue sky and the wind-driven clouds. Down below there were everywhere signs of spring. The florists and fruiterers crowded the pavement with their blossoming plants and their spoils of the tropics, and there was a scent of violets and oranges in the stirring March gale. It was as if Lucy were meeting life, sensation, happiness, face to face ; she could not prevent her cheeks from glowing nor her eyes from shining.

"What good news have you had?" Fannie Brockway called to her from her carriage as she passed.

And Lucy had to tell herself that she had, after all, had no such good news that she should feel herself irradiated by fresh hope and a new belief. Naturally, she was glad that Otto March had not

utterly spoiled his life — but, then, what of it? What could Otto possibly be to her? For, if she were to confess for a moment, even to herself, that she had cared about him, in what light did it put her own actions and impulses? Unless she could say to Barry Charnock that she cared for no one, had held all her deeper feelings in leash, she gave shape and color to all his accusations. She wanted to-day to forget everything that had lately oppressed her, and live in the present like a child and be perfectly happy, but she could not compass it. She could not forget Charnock so easily; and any thought of him had the effect over her of stirring prepossessions, reasonings, sentiments, and imaginations, which were of the stuff of which her very consciousness was made. She did not, she could never love Charnock; and, at present, her one clear central feeling about him was one of annoyance, of perplexity, of reproach. But, let her reproach him as she might, there was keen remorse in the thought that she had been generous only to rob him afterwards. And she believed, too, that he had put imperishable memories into her life, and that this pang would come back again and again, with little whispers and suggestions of a vanished and happy time.

A sudden association of ideas made Lucy turn her steps to Twentieth Street, and she was presently admitted at Mrs. White's. The two cousins had not met recently. Arria had been out of heart; she had had no new enterprises, no new energies. She had gone through her round of duties, perform-

ing as ever the microscopic tasks allotted to her, but in a feeble, spiritless way.

She came up to Lucy, put her hands on the girl's shoulder, and kissed her. She seemed unnerved and unlike herself, and Lucy gazed at her wistfully.

"Are you well?" she asked.

"I am well, but Ethel has a high fever. She has taken a cold, the doctor says. She has been fitful and excited all the time of late. Cousin Otto said to me last night that he thought she was ill. She told him that if she kept jumping about and talking at the top of her voice she felt very well, but the moment she kept still she fell all to pieces, as she expressed it."

"Is she in bed?"

"Yes, and asleep. It will do me good to talk to you. I have felt so lonely. The silence pressed on me. I am not accustomed to sickness. I used to feel strong and able to manage everything. But I have found out that I am not half so clever as I thought. And it is the conviction of my powerlessness, I suppose, that makes me long to be shielded and taken care of."

They had sat down, clasping each other's hands, side by side on the sofa, and Lucy, looking into Arria's thinned, paled face, experienced an acute sense of pity.

"I hope Ethel is not going to be ill," she said.

"Oh, no — it is just a cold; the doctor promised she should be well enough to go out again in three days, but she has been flighty and nonsensical, and

it took hold of me. I suppose it was the effect of the medicine, for presently it put her to sleep. I felt nervous and troubled. I knew not where to turn for comfort. It is a relief to see you."

"Is Clayton worried about her?"

"Clayton is away. He went to Washington last night," said Arria, in a dull tone. "I did not say anything to him about the child; it seemed unimportant, and he was preoccupied." She paused a moment and seemed to consider the matter. "Perhaps I ought to telegraph to him," she added. "He is very fond of Ethel. I often think, nowadays, that I am nothing to him. I am an old story; but he has hopes of Ethel, she interests him."

Lucy's heart gave a leap of ardent sympathy as she looked into Arria's face. "I cannot bear to have you say such things of your husband," she said. "I used to think of you two as the happiest people I knew."

"I talk to you just as I talk to myself," said Arria. "I do not try to cheat myself about my grief and unhappiness. I have been dreadfully unhappy of late."

"Tell me what is wrong."

"*I am wrong,*" said poor Arria. "If it is any comfort to me to reflect that everything is my own fault, I can revel in that conviction to my heart's content. Everything I have done of late has been a mistake. I seem just to have spent myself and have nothing left. It reminds me of a fancy of Ethel's, who, when she has a dollar, likes to get

it changed into five-cent pieces — she says she feels richer. So I used to think, and all my poor little fortune of wit and sense and energy I put into just such penny bits. I gave them freely — a bit to Clayton, another to Ethel, one to my tea-cups, one to my puddings, one to you. Nobody cares about a poor little trifle like that. Nowadays, I have nothing of worth to give, and everybody knows it — an infinitesimal fraction of myself is considered the sum of me.”

“Arria, that is foolish — it is absurd.”

“No, it is true. Don’t you remember our talk a few weeks ago? I was angry then, but I soon saw clearly what I was doing. I had not meant to compete with Fanny Brockway, but she made me angry. She liked to make me angry, and shortly I had no other idea in my head. I saw her turn Clayton round her finger, and so I thought — simply to show him that I was not without resources — that I would try to turn Otto March round my finger. But Fanny surpassed me at every point. She is strong in simply being herself — I am a mere penny bit. I was utterly powerless.”

“It was not worth while caring what Fanny did or did not do. Let him amuse himself with her as he may, cousin Clayton appreciates you. And, after all, Fanny and her husband worship each other.”

“And laugh at each other’s flirtations. I know they do! I only wish Clayton understood her as you and I do. But there is something adorable to a man in a silly woman. It is the marriage of contra-

ries which takes the heart. Prove to a man by conclusive logic that two and two make four, and he considers you, doubtless, correct, but dull; yet declare to him that two and two make five, you do not know or care why, that you simply know that they do make five, and there is a pleasing element of mystery about your mental processes which fascinates him. Clayton likes two sensations at once, and Fanny diverted and relaxed him; while I—bored him, fretted him. I had a thousand things to think of, and they somehow rubbed between us.”

Lucy listened in dismay as Arria's vibrating, passionate voice rehearsed the grievances which had so fully taken possession of her brain.

“You know how much he used to love you,” said the girl, timidly. “Remember that—rest on that.”

“Remember that?” cried Arria, looking at Lucy in amazement. “That is what I do remember—that is what kills me! How little girls know! You are clever, Lucy, you know life, and you know your Dante; yet you can fancy that now, when I feel utterly desolate, and bereaved of my husband, I may get comfort in the thought of how he used to turn to me at every point, believe in me, think about me, and let the rest of the world go by.”

“Yet you love him just as well as ever?”

“As well? I love him a thousand times better than I loved him in the old days!”

“Then he loves you as well, and better. I am certain of that. It will come out all right,” said Lucy, hopefully. “One gets tried, and the faculties

for a time grow deadened even to what we love best. Sometimes, when I have practised too hard at a piece of music, I lose all sense of harmony, almost of sound, and seem to hear myself only when I strike a false note. Yet the fault is only in myself, the music is there. I wait and rest a little, and the charm and sweetness all come back."

Arria reached out both arms, and drew Lucy to her.

"I don't know—I don't know!" she said. "I hope you will be happy, dear. It is dreadful to have had a chance to be happy, yet not to have recognized it. How is it with you?"

She looked closely into the girl's face. "Are you going to break Otto's heart?" she asked, softly. She could feel the shock which ran through Lucy, from head to foot. "He has been very happy and very miserable lately," added Arria. "I hope you know what his love is worth. Girls have little idea of such things. We women have too few definite ideas—we live chiefly by phrases and catchwords."

Lucy looked back at her, with a wistful, solemn look, and said:—

"When you told me, just now, that it was a dreadful thing to have had a chance to be happy, yet to have missed it, I could not help saying to myself, 'Yes, that is like me.'"

Arria looked at her inquiringly, refraining to reply, with a tact which effected its object.

"I came to you in a very contrite mood to-day," Lucy proceeded. "I have grown afraid of myself.

It never used to seem to me possible that I could do harm ; but I have done harm."

"To Otto March?" Lucy blushed, her clear eyes fell.

"No," she answered; "I did not mean to him."

"To Barry Charnock?"

"Of course, you are thinking that you told me all the time that he would some time ask me to marry him!"

"And now he has asked you?"

"Not so much asked as—"

"Demanded it, I suppose," said Arria. "He orders you to stand and deliver—at least, to fall on your knees, and thank Heaven, fasting, for a good man's love."

"He thinks," murmured Lucy, "that I have given him a right—"

"And so you have," said Arria, stoutly; "you have given him every right—" She looked at Lucy as if she wanted to read her heart. "You must have liked him pretty well," she proceeded, warily, "or else you could hardly have endured this perpetual companionship."

"Oh, yes, I liked him!"

"And liking and love are not so very different. Barry Charnock is a good man—he has wisdom, self-restraint, abilities of a fair order. You can trust him to be to the end what he is now. I think he would make an excellent husband."

Lucy stirred restlessly.

"You did not refuse him, I am sure. You had

not the heart to refuse him," continued Arria, relentlessly.

"He would not let me actually refuse him," said Lucy.

"Did you accept him?"

"Accept him!" cried Lucy. "Accept him! Why, what do you take me for? I do not love him! You say love and liking are much the same thing; but — I quite disagree with you, Arria. I liked Mr. Charnock very well — well enough not to take it deeply to heart when it was predicted that I should ultimately marry him. I am twenty-two years old. My mother was a trifle past thirty when she married papa — and everything about the question of marriage belonged to the time when I should be thirty. That is all very well until a man holds out his hand — not eight or nine years from now, but this instant — not a misty, intangible, poetically conceived hand, but a big, sinewy hand of flesh and blood, plain before your eyes. Why, then what you felt was liking shrivels up and vanishes — or, rather, it turns to something not unlike hate. I could not marry Mr. Charnock to save my life!"

"Did you tell him so?"

"I tried to make it plain."

"You will never care about any man, I suppose," remarked Arria, adroitly. "For certainly, if Barry Charnock, after a courtship of four years —"

Lucy stopped her with a gesture.

"Four years!" she said, petulantly. "If one is

going to fall in love, one may easily do it in four minutes." She leaned forward and laid her hot cheek against Arria's. "That is what I wanted to tell you," she whispered; "that is what frightens me about myself. I was so foolish — so 'bold; I thought I was doing something noble when I came to you and talked about —"

"About Otto March?"

"Yes — I thought I was high-minded, and I was simply — envious. I thought I wanted to save him, and I wanted to save myself." The two clung together half-laughing and half-sobbing.

"I wanted to tell you then that you cared a little about him," said Arria, "but it seemed unkind." Lucy gazed at her, her eyes dilated, her face tremulous. "So you fell in love in four minutes," Arria suggested, slyly.

"I don't know," said Lucy, soberly. "It is hard to tell. I only know —"

"And does he know?"

They were interrupted at this moment. Arria had left a maid sitting by Ethel's bedside, with orders that she should be called if the child stirred, and now word came that she was awake. Lucy followed Arria, and they found the little girl lying with her head thrown back on the pillows, her glittering eyes fixed on the ceiling, while she babbled about something with a bright smile. Her face was deeply flushed, her breath evidently came hard, and occasionally she coughed huskily.

Arria, with a tender, passionate caress, bent over

her, moistened her lips, and fed her from a glass on the table.

"What are you saying, darling?" she asked.

But Ethel went on muttering about something that was dancing, dancing, whirling round and round — it was green or blue — was it blue or violet? — but no, it was pink and yellow.

"Here is your dear cousin Lucy," said Arria, with some alarm, trying to rouse the child. She said softly to the other that this was the effect of the medicine, which, no doubt, had morphine in it — but yet there was a bewildered misery in her eyes, and all her former panic had come back.

"Do you know me, dear?" said Lucy, gently. She had bared her hand, and was feeling the little girl's forehead and wrists.

"Oh, yes," said Ethel, brightly, turning a brilliant glance and smile upon her. "I know you very well."

"And what is my name?"

"I don't quite know your name," murmured Ethel, the curves of her dark eye-lashes sweeping her cheeks, "but you came down — down — down from the moon. Cousin Otto said he saw you — and they danced, and they danced" — she went on with a sort of glee, her voice dying away into inarticulate mutterings.

Lucy was taking off her cloak and bonnet.

"I will stay here," she said to Arria, with an air of gentle authority. "You must send for the doctor again, and telegraph to Clayton."

“Do you think she is going to be ill? Actually ill?” asked Arria, incredulously. “You don’t mean that you —”

“Don’t lose time,” said Lucy. “She is ill.”

CHAPTER XXX.

STOCKS GO UP AGAIN.

A WEEK after the great dinner described in a previous chapter, few of the millionnaires there gathered together were quite as rich as they had been. Although the flurry in prices had not caused an absolute panic, a good deal of money had been lost — credit had been weakened, and it was said that no man's note was worth what it had been ten days before, unless it were Kendal's or Colonel Carver's. They were reported to have made enormously by the general disaster, and it was universally conceded to have been a brilliant exploit. They had taken advantage of the scare into which the weak holders were thrown to get possession of countless shares at bottom prices. Some envious speculators declared they had caused the whole trouble, that they had contracts which they wanted to make good, and had recklessly made them good at other people's expense. But half the men who heard this calumny repudiated it, declaring that Kendal was no trickster, and the other half admired such sharpness, and would have been but too glad to have done likewise.

Kendal was unapproachable on the subject, but Colonel Carver, once more childlike and bland, was

ready to talk freely over the events of the three days with everybody, Charnock included. He had always, he declared, had some curiosity to see a Wall Street panic; of course, this stopped short of a real financial crisis, and no great houses had gone down, but still the excitement had been considerable. It gave him an idea — quite a distinct idea — of how the thing was done. It was a pity, he went on to say, that men lost heart and spilled out so recklessly. Cadwell, for example; it was said that Cadwell had lost near a hundred thousand dollars. "The pity of it — the pity of it!" for here was the Jupiter declaring a dividend — a small one, to be sure, but quite enough to reassure buyers. When Charnock, with a furrowed brow and a trembling voice, faltered out that he too had lost, — lost about his all, — the Colonel said, with an air of candid sympathy, "Bless my soul, you don't mean it! Why, I should never have thought it! Never — a gentleman and a scholar like you too! Why, it seems strange! You should have held on. It shows a lack of faith in the stability of things to let go."

In a good many quarters it was whispered that Colonel Carver had been the wicked manipulator of the market; that he had been anxious to pay off a few private grudges, notably one against Charnock; that he had merely made use of Kendal. But all this gossip and these rumors were the mere chaff of public opinion, and readily blew away and settled out of sight, nobody knew where. There was no time for men to discuss these by-gone matters, for new

combinations and fresh excitements took up attention, and nobody paid attention to the croakers. The Colonel stepped a little more to the front than he had done before ; he had a new scheme, with millions in it, and plenty of men were ready to follow his bidding. He moved on in his course like a stately ship, with the crest of the cleft waves everywhere parting before him, and seeming to offer him a prosperous voyage.

"Everything he does succeeds," was the general admiring verdict ; "he has the true golden touch."

Those who had lost most heavily in the late crisis were perhaps his most eager admirers, although some of them, like Jacobs, Cadwell, and Charnock, had an occasional qualm as the cold vision of possible further loss replaced the illusions of hope.

"He is handling his money freely — it used to be my money," Jacobs said one day, when he saw the Colonel drawing checks and counting out bills. But the irresistible cleverness of the trick by which he had got hold of other people's money appealed to the imagination of men who also longed to empty the pockets of their neighbors and fill their own. "If you chop wood, of course, the chips will fly," was one of the Colonel's numerous axioms which his admirers circulated freely. It was almost worth while to suffer a little in order to have a chance to study the masterly manœuvres of such a general.

The Colonel, it must be confessed, seemed more than a little surprised at his own popularity, but submitted gracefully, and allowed himself to be led

hither and thither, and to form all sorts of affiliations. Charnock, in particular, seemed to be under the spell of a magician; he was never at ease except in the presence of the Colonel; at other times, he passed without outward stage of transition from deep depression to feverish excitement. He understood clearly now the truth which he had not thoroughly grasped before, that he could not serve two masters, acknowledge a higher and a lower law, at once follow with cautious, trained zeal his regular profession and be always ready to give the proper buying or selling orders at the right moment. Accordingly, for the present, until he should have made the grand *coup* to which all the Colonel's clique was now looking forward, he relaxed his hold upon his business. His love-affair also waited for a favorable moment.

Although Colonel Carver's relations with Kendal & Co. had not definitely changed, Otto was made conscious, in many ways, that the two men were not pulling together in just the same relations as formerly. There was at times a feeling of chill — a threat in the air, as of coming frost. Kendal may have been jealous of the Colonel's intimacy with Cadwell and others; perhaps, on the other hand, the great operator's will was too strong not to rouse antagonism, not to say mistrust. Otto observed, nowadays, that Kendal resented his own easy-going habits of intimacy with the Colonel. Kendal seemed, indeed, to be turning to his partner for sympathy, at least, with a craving for companionship; he was

eager to hear all the news and rumors of news. "Tell me everything you hear," he said to Otto, "and all you see. I am like a fish. I live in one element and cannot see what goes on above the water that submerges me. You are like a bird, and can be in two places at once, as the Irishman said."

Otto realized more and more each day that Kendal was intolerably anxious; that he felt himself bound up with and carried along by a sweep of forces beyond his own control, that he must yield himself to the movement of a terrible machine which might crush and destroy him at any moment.

"Kendal," Otto burst out, one day, "let us get out of this. It is killing you."

"What do you mean?" asked Kendal, looking at him in alarm. "Are people beginning to talk about me? Do you mean that I seem shaken?"

"I don't know about others," said Otto, "but I know you well enough to understand that you don't feel safe."

Kendal looked about him, as if afraid that the walls might hear.

"I hate this unsafe basis," said Otto. "I hate to feel that at the least rumor all your card-house totters; that I have to look on in ignorance, feeling restless and dissatisfied, while you, knowing the dangers, tremble perpetually for your own security."

"I am firm as a rock," said Kendal, stoutly, but with averted eyes. Otto did not answer, and the silence made the other turn presently, and look at him.

"You are too good for this kind of life," said Otto, forcibly, and, as he spoke, his face showed an intense gravity and sympathy, which startled Kendal.

"Oh, you are a good fellow, Otto, you are a good fellow," said he, with a sort of groan. "There is nobody I like half so well."

CHAPTER XXXI.

LITTLE ETHEL.

CLAYTON WHITE let himself in at his own door early on the second day after Arria had despatched her telegram, and found her on the lowest stair, just on her way to meet him.

The two looked at each other with pale faces.

"She seems just a trifle easier," Arria whispered, answering the eager question in her husband's eyes.

He came up nearer. "What is it?" he asked.

"Pneumonia."

"She is very ill?"

"Very ill."

He caught her hands. "You don't mean — you don't mean —" he began, in an abrupt, almost menacing tone.

She understood him.

"Oh, God help us, I hope there is no danger! There can be none. She is so young, and she is so strong."

"She has never been ill," said Clayton, with intense eagerness. "Don't you know that everything has passed lightly over her?"

"Yes, the doctor says she evidently has an elastic constitution, and that she is just of the age to rally."

"And she is getting better, you say?"

"Perhaps not exactly better, but we did think, a little while ago, that her breathing was easier. It had been forty a minute, and when we counted last it was thirty-five."

Arria was still standing on the lowest stair, her head just on a level with her husband's. She could see the lines on his face furrow deeper and deeper as she spoke; all his features were convulsed. "Oh, oh, oh!" he gasped, as if stifled, and reached out blindly to seek support.

Arria put out her arms and held him to her, her head bowed upon his. It was something for each, in this moment of vital need, simply to cling to the other, and be met by answering tenderness.

Presently he turned and looked up, his cheek still pressed to hers.

"She is not left alone?"

"Oh, no; there are two nurses, and Lucy Florian is there."

"Two nurses!"

"And the doctor was here till two o'clock," said Arria, with a desperate effort at self-possession. "And there is to be a consultation at ten o'clock to-day."

Clayton started away, and looked into his wife's face.

"A consultation!" he repeated, with intense surprise, as if the word presented a wholly new idea to his mind. "A consultation!" he choked, and a contraction passed over all his features. "Has anything been done?" he asked, with a sort of feverish

energy. "I have heard that pneumonia was not so very dangerous if taken in time. Only take it in time. There must be mustard poultices and stimulants. They say champagne is a capital stimulant. You must get ahead of the disease."

He looked eagerly at Arria. "It is a disease with a crisis," he went on, some recollection presenting itself to which he fastened eagerly. "The patient may be ill to the very worst degree, it would seem; then, all at once, some slight change takes place in the system, the temperature drops, and all danger is over."

"Yes; the doctor told me so yesterday," said Arria.

Clayton at once felt encouraged.

"I will go up and see her," said he, his arm still about Arria, and looking in her face with a different expression.

He saw that she hesitated. "May I not go up?" he asked, with surprise. "You know the child is fond of me."

Arria's strength gave way. She broke down utterly.

"You are not used to sickness. I don't think you could bear it; and she would not know you," she gasped out. "She has known nobody since early yesterday. And it is terrible to see her — terrible, she has to struggle so."

He staggered, and seemed about to fall; and again she sustained him and found self-command, even power to soothe him.

"Come into the library and lie down," she said, gently. "You are weary and faint. I will have some breakfast for you."

She led him as if he had been a child; and he obeyed her, looking at her from time to time wistfully, while she smiled back at him reassuringly.

"She was thirteen last January, was she not?" he said once.

"Yes."

He seemed to ponder it over.

"And she is our only child," he said, after a time. "Harry died."

Arria's lip quivered; their hands were clasped, and as they looked each in the other's face, their eyes were dim.

"Yes; Harry died," said she.

"So many children die under the age of three years!" said Clayton. "There are regular statistics in such matters. But at thirteen the percentage of death is small."

"And the doctor says she has a splendid constitution, only" — an agonized look passed over Arria's features — "she has, perhaps, been a little over-stimulated, and this is a sort of reaction."

Clayton shook visibly. The whole man suffered from head to foot before her eyes. She felt his sorrow almost before her own, and leaned over him, and comforted him with her caresses.

It was eight in the morning — two hours before the doctors were to come. The clock on the

mantel-piece was measuring out the minutes. She tried in vain to induce him to eat, then went upstairs to the sick-room, and sent Lucy down. The girl's youthful face only showed the fatigue of watching and anxiety in a softer look and a tenderer glance.

"Do not be too hopeless, cousin Clayton," she said to him, gently. "We are trying to keep up her strength — and it seems to be a question of strength. And she is young and strong."

"Yes, a magnificently strong child. She always was."

Her father thought about her as he sat there. It was surprising to him how well he remembered every circumstance of that short life. She had been wonderfully precocious, walking and talking long before other babies of her age. It was startling how everything came back — her droll phrases, her little babblings, in which he and Arria had found so much charm and mystery. She had always had a spirit of ardent enjoyment, had revelled in life and movement. This world suited her to a nicety. She had never been one of those unnaturally spiritual children who seemed to be linked to heavenly affinities. One had always looked at her, feeling that all that was needed in order to make her a woman who would govern her world was generous nurture and careful training. She seemed singled out by fate for a long and successful life. She had never had the sentimental longing for death that belongs to some sickly children. He recalled something she had said once when she was told about Heaven. "Heaven will

wait, won't it, papa, until I have lived here a long, long time?"

No, it was impossible to fancy her otherwise than strong, ardent, alive. And what chords she held in her heart and mind, vibrating with the very heart and mind of him and Arria! He could not bear it — he could not bear the silence. He wished his wife — the child's dear, loving mother — would come back to him. Of course, a mother thinks first of her child, but yet her presence fed him like a cordial. He had not received her despatch until twenty-four hours after it was sent. He could never express to her — no, never, never — what it was to see her face after that ghastly night of suspense. She looked changed, — thin, white, and sad, — but there was welcome in her face. The load had been lifted for a moment for both, when they clasped each other's hands and looked in each other's face. He kept casting a wistful glance at the door, hoping she would come in. She knew that he waited for her, and descended from time to time, saying that perhaps — yes, they really believed that the child was easier.

The doctors arrived at half-past nine. Clayton looked out and saw a procession of four file up the staircase, two of them noted specialists. He shook as with an ague-fit all the time they were upstairs. When he heard them coming down, he went out and stood bowed, with a white face, every feature asking what future they were going to mete out to him. Each shook hands with him in a grave,

respectful manner, and, without a word, walked past him into the dining-room and shut both doors.

Clayton waited, it seemed to him hours. He was so trembling and unnerved he could not stand. Arria descended presently and found him crouching on the staircase. She lifted him and led him into the parlor. "The doctor will come and tell us," she said, in an unrecognizable voice. She kept her arms about her husband while they waited; she felt, indeed, as if she were shielding him, and told herself that she must not give way, that she must be brave. "Do you know what they decided?" he whispered.

"Hush!" murmured Arria. "He is coming."

The family doctor now came into the room with a quiet tread. He looked hopeful, or so at least it seemed to Clayton. He stepped towards him. "Well," he said, throwing his head back and giving the doctor a full glance out of his heavy-lidded eyes, "well?"

The doctor had smooth white hands, and stood bent forward, alternately clasping and opening them.

"The prolonged high temperature," he began, bowing first to Arria and then to Clayton, "gives us some solicitude about the heart."

"The heart!" ejaculated Clayton. "I thought the trouble was with the lungs."

The doctor bowed again.

"With the lungs, as you say; but there may be a complication of cardiacal symptoms." Clayton looked impatient.

"I have understood that there is always a crisis in this disease. Has she passed the crisis?"

The doctor bowed again, clasped and unclasped his hands.

"Yes, I may say the crisis is passed. I think I may even add," his voice sank a little, "that she will not suffer any more."

"That is good news," said Clayton, with intense relief; "for you know, doctor, she is our only child."

The doctor again bowed gravely, first to one and then to the other.

"The cough has quite subsided," he said, significantly, "and there will be no more cerebral trouble. It will do no harm if you both sit by the bedside."

"Are there any directions?" asked Arria, whose face had been distorted with anguish, but now grew rigid.

"I have given them to the nurse."

Clayton eagerly led his wife upstairs. He had gained a hopeful impression from the doctor's utterances and Arria's calmness. But on the threshold of the sick-room he drew back appalled, wavered for a moment, and stared at Arria as the revelation dawned on him. Was that his little Ethel? — his own bright, happy little Ethel, that lay gasping, as she was driven remorselessly through the Valley of the Shadow of Death? He made a spring forward, with a gesture as if to help her, but Arria put her hand upon his arm.

"She does not suffer now, she will not suffer any

more," she said, with tears raining down her cheeks at the sight of his distress. "She is dying, Clayton. We have had her in our arms, fed her of our cup, and warmed her at our breasts. Yet we can do nothing for her now except to loosen our hold and let her go."

They knelt down by the bedside together. They remembered — they accused themselves, they repented with bitter pangs, yet, from time to time, each turned to comfort the other. Little Ethel died at two hours past noon.

CHAPTER XXXII.

ONE MUST HOWL IN COMPANY OF WOLVES.

WE have told how, at a critical moment for certain stocks, Colonel Carver stepped in and sustained the market, until, under his repeated and zealous charges, they went on mounting higher and higher until they reached a figure which cheered the hearts of those concerned. It was well understood that these stocks were kept up to the point, when everything was in danger of toppling, not for their own intrinsic value, but as a fulcrum of vantage for another speculation which the Colonel and his followers had in view.

The day that little Ethel was put away out of the air and the sunshine and the joyous life of which she had made a part, Otto and Lucy Florian and Vandewater Poore were together in a carriage as they returned from the funeral. At first, the two young people spoke little, and Mr. Poore carried on the burden of the talk. He may have been worn out with fatigue, or it may be that he had the tact to see that he, perhaps, put a restraint upon the others, for he went to sleep. At least, if he were not actually asleep, he acted his part so well that Lucy felt free to stretch out her hand and murmur, "Otto, I want to say something — something that

grasps my heart and conscience, and that I want you to feel. Here is little Ethel dead, and our hearts are heavy with loss. Arria and her husband are utterly miserable, oppressed with a sense that they have not done their best, that they did not fulfil their real duties; that, knowing the better part, they chose the poorer, and that their child suffered for them, bore the penalty of their worldliness, as it were. They feel as if they had got a clear message from the very source of wisdom. They are terribly stricken, terribly desolate, and the only comfort is that they have each other, lean on each other, and find out anew what their love can really do. They will gain something out of their loss, and I want to gain something too, and I want you to gain something." Otto had not released the little hand he had taken, and he pressed it now, but did not speak. He had loved Ethel tenderly, and he was helpless before the first real sorrow he had ever known. "I want you to think carefully and bravely about your own life," Lucy went on. "It seems to me that it is not often one has time to think. I know that you are not so contented but that you want something nobler and something purer."

"Something far nobler — something far purer," said Otto, looking into the sweet, tearful face of the girl.

"You are aiming at success," she pursued; "but what sort of success will it be when you gain it? I do not like what I hear about the people you are thrown with in business. They try to dazzle, to

astonish the world; I cannot bear to think of your being carried along with them. There may be people who may sin against the law of Heaven and not suffer, but you are not one of them, Otto. I hate that wicked thirst for money — I hate that sordid materialistic view that money can give everything one wants in this world — I tell you, it brings disappointment, destruction, ruin. Otto, I want you to be just as good and brave and self-denying and pure as a man can be. I want you to begin this moment and put by aims and ends which are not the best aims and ends.”

The recollection of Lucy's look and tone was strong upon Otto when he went down-town the following morning. A thick, murky atmosphere enveloped the city; the low clouds were melting and softly falling in an apathetic drizzle. Everything dripped with moisture; the most familiar things looked ugly and unfamiliar. Otto, whose nerves were, perhaps, worn out by the events of the past week, was impressed by an ominous sense of disaster. The electric and fevered currents which moved all the men with whom he came in contact left him cold and free to watch every sign with keen interest. He could make a guess, by the irritability betrayed in every word and gesture of Kendal's, in the eager inquisitiveness of the throng of men who poured into the office curious to hear the latest news, and by the air of excitement of others who, indifferent to the weather, rushed up and down the street, that something tremendous was brewing. He had no

good opportunity, however, to address Kendal, and forbore to press the questions his growing curiosity urged, for he saw that his partner looked haggard and disturbed, although he carried off the situation with plenty of resolution and swagger, and was by turns, as occasion demanded, courteous, bright and witty, bullying or patient.

Otto stayed down-town late, in order to miss nothing that was going on. Kendal left the office at two o'clock, and did not return. Otto sat wearily on alone until past four. He had a presentiment of coming evil, and, looking it in the face, it occurred to him to think about his own position. Certain apprehensions, for the first time, came up to him with singular vividness. When the clock struck the half-hour, he decided to go home, and was about to leave the place when he heard a footstep outside, which he recognized as Colonel Carver's, and in another moment that individual walked in.

"I'm glad to find you. I wanted to see you," said the Colonel, "and I thought I would look for you here. Busy times these. Is Kendal in?"

"No; he went out at two o'clock, and has not come back."

"I saw him going up-town," observed the Colonel. "In fact, it was you I wanted to see, youngster. Do you know that I have got a sort of hankering after you? I wish you were my own son. One of these days I shall be going back to San Francisco, and I should like to take you with me. I'd make your fortune for you in no time."

"No doubt of that, Colonel," said Otto. "But surely you are not going West at present?"

"Oh, no, no, no. Of course, not at present. But sometime or other I must go, and then, as I say, I should really enjoy having you with me. Come, promise; you will have more chance out there."

He went on and described with vivid picturing and forcible logic all the advantages which would accrue to Otto in San Francisco under his guardianship. Such a well equipped young fellow ought not to be at the mercy of the stream of events, but should give the rudder of his destiny into the hands of an experienced man. The Colonel waxed eloquent and became actually touching as he pleaded with Otto, who laughed at his invitation and parried his compliments and fair speeches.

"'In the East my treasure lies,' as Antony put it," he answered.

The Colonel looked pensive. "I'm sorry," said he, "but perhaps you will think better of my offer, which will be open for a year, say. I want you, you know — I want you bad. I hain't got a chick or child of my own, and sometimes I get lonely. Say you will come! You don't know what may happen," he went on, oracularly. "It is bad to live as you New Yorkers do, on the verge of the hurricane and the maelstrom. I don't think you properly know how to enjoy life here, and I should like to teach you a few points. You are too worldly; you set your hearts on too many things; you don't love your own souls. Say you will come if anything happens."

Otto looked in the other's face closely.

"Is anything going to happen?" he asked.

"I don't say anything is going to happen. But now and then there is a crisis, you know. Those bears want to get everything under their paws again, and a downward slide sometimes helps people. They've got a proverb out in the Rockies, 'Keep friends with a bear, but don't let go your knife,' and there is sense in it."

"Colonel, tell me candidly, are prices coming down?"

"How can I tell? There are certain fellows who are going about proclaiming my wickedness and trying to knock out our underpinning generally. They are narrow-minded men, and they do harm. I don't say anything is going to happen; still, what I say is that, if anything does happen, I want you to come straight for me."

Otto jumped up. "I have felt anxious all day," said he.

"That's just what I say," declared the Colonel. "You New Yorkers live on the edge of the abyss. Now, I have always said that I don't think much of a man's chance in the next world whose only hope of escaping hell is that the Almighty never made such a place. And just so I say about Wall Street brokers, that I think they are to be pitied if their only hope of escaping ruin is that things in general will not take their natural course."

He drew out his watch. "It is later than I supposed," said he. "I have got a very particular en-

gagement in fifteen minutes, and I must be off." He held out his hand, and shook Otto's warmly. "Now, you will be thinking that little matter over," said he, in a friendly way. "By-by!"

He went out, and Otto sat pondering certain of his words. He had seemed to be in earnest, and some of his utterances had been passionate, even solemn. Otto had noticed, in a vague way, that he loomed up as he stood before him, in a light overcoat, and looked larger than usual. All his pockets bulged. Once he had been going to take a chair, then had refrained, with an air of being incommoded.

But Otto had gone up-town, dined alone at a restaurant (for of late he had not stayed at the Whites'), and had had time to settle his impressions about the visit, before it occurred to him that it might be that the Colonel had been on the point of leaving New York, with all his wealth stuffed in his pockets.

No sooner had this idea been grasped — by his instincts rather than his clear perceptions — than he set off to impart it to Kendal, but Kendal was nowhere to be found.

At half-past eight the next morning, the two partners met in their office. "Would it make any difference to you, Kendal," Otto began, on the instant, "if Colonel Carver had left New York?"

Kendal turned and faced Otto. "What do you mean?"

His breath came fast, his nostrils quivered, as Otto told his suspicions, but he did not blench.

By noon that day it began to be rumored that the Colonel had gone to San Francisco, in response to an imperative summons, which had reached him after business hours the day before. Cadwell, Charnock, and others received this news, at first, with incredulity. It was impossible that he should have betrayed them, as they termed it. Yet they looked at each other in consternation, although they contradicted all the stories which came in. No man who had had anything to do with Colonel Carver escaped suspicion, and there were such hints of treachery on all sides that prices ran down at a rate which brought about a panic. Bircks must make an assignment, it was said, and Jacobs, — a general smash-up was foretold for Jacobs and Vance, — while Cadwell was the object of such direct insinuations that, unless he had announced his failure before three o'clock, he must have been supposed to be a rogue and a cheat. As it was, nobody who saw Cadwell, his purple cheeks all fallen, and Charnock, his head buried in his hands, sitting together in the former's office, could well suspect them of anything more than being mere puppets in the hands of the shrewd jobber who had involved them in such complications.

It was a subject of general discussion as to how deeply Kendal was implicated; and when it was known that he had been one of the first to get rid of his shares, and that for days he had been drawing out money, and at present had the smallest possible accounts at all the banking-houses where he did business, some bitter things were said. Yet

there seemed to be no worse facts behind these damaging reports for accusation to fasten to.

The actual crisis did not come until the second day, when the stock room was the scene of the wildest excitement, and the announcement of failure after failure was received with a sort of frenzy. All the Carver stocks went down and down, as if into the bottomless pit. Evidently, there was no chance of any future rebound. Not all the king's horses or all the king's men could ever again reinstate the vanished Humpty-Dumpty.

Otto went through deep travail of soul in these two days. All his observation was awake, all his apprehensions were defined; but he kept a guard upon his tongue, even upon his eyes. Yet he watched his partner closely, and put by his own indignation, his own contempt, and simply waited to see what Kendal was going to do. Kendal had not once lost his calmness. He was serious and collected, he did not swerve from a quiet and even demeanor. Every indication showed Otto that all suspense was over; that his mind was settled, made up. In his tones to Otto there was an unwonted gentleness, and more than once a peculiar expression came over his face as their eyes met—an expression hard to define. It was as if he pitied Otto, and asked forgiveness for some wrong committed. Otto racked his brains to discover the meaning of that look. The thought occurred to him that Kendal had used the securities which belonged to Mrs. March. There were more than twenty thousand dollars of his mother's money, in various shares

and bonds, to which Kendal had access. In fact, a large part of his regular dealings had been with country customers, whose securities he held, subject to fresh investment at his own judgment. Otto decided to hazard a question, and, after standing a moment on the threshold of his own room, he walked along the little entry and went into Kendal's office.

Kendal was standing midway between his desk and the window, evidently lost in reverie. Otto waited, and was struck by the look on his face, it was so vigilant, so excited, — and yet so pitilessly cold. He was evidently indulging no idle reverie, but was deciding some important question, one that required all his nerve. His eyes rested first on the ledgers on the shelf above his desk, then at the grate, where a coal fire burned. There was evidently some relation between the two.

“Kendal,” said Otto, sharply, “how about my mother's securities?”

He turned, and his first expression was that of a trapped animal, which lays back its ears and stares at its enemy. Then he regained self-command, and said, with a shrug :—

“Oh, I was going to speak to you about them. Under the circumstances, it seemed best to get rid of anything in the shape of an investment. I will count you down twenty-three thousand-dollar bills and one five-hundred. Then that matter will be square, and you shall give me a full receipt for your mother.”

"Very well!" said Otto, coolly, and went back to his own room. "I will give you a receipt."

But, quiet as he had seemed, Otto was all awake. A thought occurred to him, and he went back. But this time Kendal was on the alert, and turned at his approach.

"Have you got any entry of my mother's deposits?"

"Of course! Why?"

"I thought I had better run my eye over it."

"Do you mistrust me?" The tone was touched with irritability, but his look was reproachful.

"Please indulge my whim. I want to look at the memorandum."

Kendal half-laughed. "I am nothing of a book-keeper," he said. "I just jot down figures and dates in my own way."

He took a large ledger from the safe, turned the pages, found the required entry, and showed it to Otto, who expressed himself satisfied, and at once retired.

This was at ten o'clock on the morning after the great crash. Had there been no other sign of approaching catastrophe, it was, to Otto's perceptions, a sinister omen that, while every man who had anything at stake was either in the board-room or hanging about the black-boards in the chief stock-brokers' offices, this young and powerful Achilles was sulking in his tent, and apparently looking on with indifference. It was quite evident that the worst had come—that Kendal had nothing more either to hope

or to fear from the world outside. He did not care for the news that Purdy's was not likely to weather the day's storm, and that other great banking-houses were too heavily involved to survive. What Otto had thought of, when he saw Kendal measuring the grate against his ledgers, was, "He is going to burn his books!"

Five minutes later, a second premonition struck him, searing into his brain like the touch of red-hot iron. "He has put everything into ready money, and is going to run away. And he leaves me responsible!"

Nevertheless, Otto was sitting quietly at his desk, writing out the receipt, when Kendal entered with a roll of bills in his hand. He counted them out.

"All right?" he said. Otto ran them over.

"All right," said he. He enclosed them in a long envelope, and put them into his pocket. "Going out?" he asked.

"Yes; I may as well. Not that it matters what anybody does to-day. One has to wait now till the storm passes, and then pick up the pieces. By the way —"

Otto looked up attentively.

"There will be people flocking here to see if their money is safe. Tell them, from me, to come to-morrow, at the same hour, and get their deposits."

Otto dropped his eyes. "Ready to meet all demands, eh!" said he.

"Ready to meet all demands," said Kendal, and went out. Otto's heart beat when he was left alone.

What he wanted to do was to get hold of the books. He had suddenly gained an insight into his partner's methods of finance. He had heard of this rotten system — this thief's brokerage — alluded to as part of the sharp practice of certain men. Kendal had paid high rates of interest to his customers, and had flattered their instincts into believing that he could do better for them than they could do for themselves. Otto saw now that he had been drifting towards the rapids with his eyes shut. A day later, and it might have been too late. He had shirked his obligations, feeling himself at a disadvantage, and there was no doubt but that Kendal had kept him at a disadvantage. Now Kendal was going away, and, when the clients came to settle, how were they to be met?

Otto had so far exercised a lofty magnanimity. Peeping through a key-hole was not the act of a gentleman, and he would have died rather than have peeped. Such scruples were at present overpowered by the impulse of a longing for a clear conscience, and a loathing of all that is creeping, tortuous, oblique. He brought the books into his office, and went at them instantly. As Kendal had said, his method of book-keeping was unique; but it had the advantage, at least, of being easily mastered, when one understood that he appropriated every cent deposited with him. Otto soon saw his way clear. Twenty times, and more, while he was toiling away at his rows of figures, he was interrupted by customers, to whom he gave Kendal's message.

Charnock came in, looking like a dead man galvanized to life, and sat down opposite Otto, with a terrible woe on his face ; but Otto worked on. At this moment, nothing mattered to him save conquering evil by some good, and, in a world of shams and deceits, getting hold of some basis of truth. Yet Charnock, sitting in the ashes of his own hopes, was a sorry spectacle.

"Kendal has been doing nothing for you of late, I believe," Otto finally remarked to him.

"No, no," said Charnock. "It was a bad day for me when I left Kendal and went to Cadwell."

"I am sorry for Cadwell," said Otto.

"I confess that I am chiefly sorry for myself," said Charnock. "I am utterly cleaned out — I have nothing left. That devil of a man!" he added, clenching his hand, and shutting his teeth hard. But his mood was too full of self-pity to allow him to be fierce, and he burst into tears.

"Oh, don't, Charnock! Don't break down. It has got to be borne," said Otto. "Besides, there are plenty of men worse off. You have your profession."

"Tell me, March, are you actually weathering it?"

"The last thing Kendal said before he went out was that we must wait till the storm passes, and then pick up the fragments."

"I dare say Kendal has made by it; he did before. That is the way they do it," said Charnock, bitterly; "they form a clique to bull or bear a stock, and then look round for a chance to sell out,

and the man who betrays his associates first is the best fellow in the lot."

"It may be true enough," said Otto, in a dejected tone; "but you are a lawyer, and you might have kept out of it. I heard poor Cadwell tried to commit suicide."

"Don't, for God's sake! We are all on the verge of it," said Charnock; and he rose and walked away without another word.

He had hardly left the office before Mr. Poore looked in.

"Are you alive?" said he. "I have been troubled about you, so I thought I would venture down into this menagerie of wild beasts. Are you shaken? Tell me."

"I hope not."

"I am a poor man," said Mr. Poore, almost with emotion; "but I can do something for you. I have an annuity of eighteen hundred a year; and out of that I have saved about nine thousand, which is in government bonds. I have them here in my pocket, and, if they will do you the least good, they are yours. I saved them for Lucy," Mr. Poore went on, in a broken voice, "but Lucy feels, with me, that, if anything can be done for you, it should be done."

Otto jumped up and flung his strong arms around the little old gentleman. "Cousin Van," said he, "cousin Van," then choked so that he could not go on.

"Ever since I first saw you, Otto," Mr. Poore went on, "I have felt that, if it had ever happened to me

to marry and have a son, that son would have been precisely like you. So, you see, this sort of relationship makes things easier."

"I shall not thank you to-day, cousin Van," said Otto; "I want all my strength for other things. I do not need your bonds. Take them out of this accursed street, and hold them—for Lucy. And tell Lucy," his voice shook, and his whole face quivered, "tell Lucy that I do not mean to be ruined. I don't allude to money—at this moment, I care nothing about being a beggar. But I don't mean to be ruined in credit, in honor, or in conscience."

"Thank Heaven!" said Mr. Poore. "Lucy is anxious. She knows my concern for you, and she is anxious."

"Tell her I thank her with all my heart. And now go. I am expecting Kendal every moment, and he will not be in a mood to see you."

"Everything is bitter to a man who has gall in his mouth," said Mr. Poore, with a nod, as he shook hands and took leave.

By this time, for it was now two o'clock, it began to seem singular that Kendal had not come in. For a while, Otto became a prey to every sort of apprehension. He reeled in his chair, in dread lest Kendal should already have followed Colonel Carver.

But it was not impossible that Kendal, reluctant to see him, was waiting for him to go away. Accordingly, he called the office-boy, told him that he had been hoping that Mr. Kendal would come in,

but now he must go. He went out up the street, turned into Broadway, and sauntered along as far as Fulton, where he entered a café and ordered something to eat and drink. It was not until he found himself unable to touch the food that he knew just what an excited mood he was in. The waiter had brought him the first edition of the *Hesperus*, and he glanced at the money articles to see if anything was said about Kendal & Co., but he could not even read; the lines blurred and danced before his eyes. Still, he continued to sit at the table, stirring his coffee occasionally, and holding the paper in front of his eyes, until it was past three.

Then he rose, paid his reckoning, and took his way back down Nassau to Wall Street. At the corner he saw a policeman, and exchanged a word with him. When he reached the office he saw that the shutters were put up as if closed for the night. He ascended the steps, listened, then tried the door. It was bolted, but he had heard somebody moving inside. He rapped loudly; then rapped again, and, when all was silent, he put his whole weight against the lock, and pressed so hard that the whole frame rattled.

"Who is there?" said a voice from inside.

"Let me in," said Otto. "I am here, and I shall get in."

Kendal opened the door, and stood looking at Otto with astonishment.

"What's the matter?" he exclaimed.

"Everything is the matter," answered Otto, enter-

ing. He shut the door behind him. "Now bolt out the rest of the world if you like," said he.

"What has happened?" said Kendal. He had flinched from his usual composure — his very lips were white.

Otto walked straight past him into his office, and pointed at some papers burning in the grate.

"Just as I thought," he said, bitterly. "You are burning your books, and are off to Canada with your clients' money."

Kendal glared at him, the mask off his face, all the evil passions peering out. Then he sat down, as if the strength had somehow left him. He looked demoralized, as if boldness and inspiration had failed, and he did not know what part to play.

"You mean to save yourself — to disgrace me," said Otto, in a terrible voice.

"You don't understand," said Kendal. "I have no thought — I —" his voice died away. "I have no idea of going to Canada," he said, by a tremendous effort.

"That is fortunate for you, for you are going nowhere, unless you go to jail, until you have settled with me or with your creditors for every dollar that you owe."

"What has happened?" said Kendal, a sudden curiosity evidently overpowering other emotions. "Has anybody taken steps to — is anything going on outside that I have not heard of?"

"There will be," said Otto, significantly, "unless you at once make over to me all the money you have

about you." Kendal made a contemptuous gesture. "Look here," Otto went on, "you, no doubt, consider me a drivelling idiot, and I have given you reason to suspect my idiocy. But, although I have drifted on without accepting responsibility, I know that I am the company of Kendal & Co. I know how you stand. I have got the figures. You may burn the books, but there is another schedule in a safe place. You owe ninety-seven thousand dollars."

"You talk like a boy, just as you are," said Kendal, in a propitiatory tone. "Everything will be right in a few days. As to my clients, of course, in a panic like this, investors must take their chances. I have paid you every cent I owe your mother. The other people whose securities I held, I care not a pin about. My orders were to buy cheap and to sell dear, and pay them the highest per cent. I could. And, by Heaven! I've done the best I could by them. When everything is shaken, they too must expect to shake."

"You left word that all was to be settled to-morrow."

"To-morrow is an easy word. I tell you you have your mother's money paid up, interest and all."

"I don't care a straw for my mother's money. It might go to the dogs — but no, it may go to settle our honest debts. What is the penalty for embezzlement, Kendal?"

Kendal winced at the word; it had an ugly sound to him.

"You are not responsible for what I have done,"

said he. "Every man who has had dealings with us would testify in your favor. You have never been really initiated."

"If I am to be held innocent at the expense of my mental capacity," said Otto, "I prefer to take the full responsibility. You say I am a mere boy, and so I was until this came, Kendal. I looked up to you, and admired your dash and go, your invincible ease, and when two or three times I did not quite like your tactics, it seemed a mere matter of good-breeding to look the other way. There was a tacit agreement between us that I should not meddle. But to-day I look at the situation face to face. I will have things go right; I will have no fraud, I will have no embezzlement, I will have no robbery. Your obligations can be paid, and I swear by everything I hold sacred they shall be paid."

"Of course, they shall be paid," said Kendal. "Only, I must have a little time."

"No time at all. The hour has struck. I know what you were doing — burning the bridges behind you. To-morrow at this time you would be far away, with your pockets full of money. There would be no papers here, nothing to show anything, and I, caught in the meshes, was to be held responsible until it could be proved that I was not a party to your act. Good character, mental imbecility, and respectable connections were to keep me out of Sing-Sing."

Kendal looked dangerous; there was a suggestion of a spring about him.

"I want those ninety-seven thousand dollars. Or, not to be hard on you, I will take seventy-four thousand, for I have the twenty-three thousand you gave me in my pocket."

Kendal said nothing, but the glare in his eyes grew more and more baleful.

"I must have money enough to settle every account," said Otto.

"The accounts are burned."

"I have duplicates."

"I don't believe you could make duplicates."

"I found a clew," said Otto.

Kendal flung himself back in his chair.

"I want seventy-four thousand dollars," said Otto.

"Why not say millions?"

"No, I only want enough to settle your just debts."

"Propose something reasonable."

"Unless you do it," said Otto, with sudden fierceness, "I will have you arrested." His blue eyes seemed to emit flames. "Do you suppose I am going to give up my name, credit, all that makes my future of any value? Am I to go to the wall because I unluckily had a scoundrel for a partner? You don't know me. Ever since I came to this office, I have hated the atmosphere of such a gambling-place. I hate the excitements, the risks — the waste of life; I hate the waste of money. If unlucky, you are out of pocket, cursing the universe; if lucky, then you are raking in other people's money. Loss is hope-

less ruin, but success is ignominy. I have tried to look at it differently; I have let myself be diverted by the humors of it, even a little carried away by the excitements — but all the while I have longed to wash my hands of it! Yet I am to be held guilty, to be forced to bear the penalty of what I despised. I tell you I will not. Unless you give me that money, I will have you arrested — I will prosecute you myself — at least, I will show that I am not in league with a defaulter.”

Kendal sat rigid; his whole aspect was strained, he seemed old and shrunken. As Otto paused, he muttered: —

“I should have got along well enough if it had not been for Carver. D — Carver!” he muttered.

Otto went up to him and put his hand on his shoulder.

“You are a fine fellow,” said he. “You might be one of the noblest of men, yet you are acting like a scamp.”

“Otto, you are hard upon me. Give me a chance.”

“Not a chance. Pay me this money, or I call in a policeman, with orders not to lose sight of you until I can swear out a warrant and give you into custody.”

“You blundering idiot!” said Kendal.

He had flushed crimson, and the surge of blood to his temples meant violent emotion. He got up and tried to walk about, but staggered like a drunken man, and had to sink down on the nearest chair. A

good many dark thoughts were passing through his mind. He had a weapon in his pocket, and his right hand stole down to his side. Otto understood.

"Oh, I don't believe you want murder on your conscience too," said he. "Besides, I warn you, I told a policeman to wait at the door."

"You —— coward!"

"Yes, I know I was. I wanted a strong compelling force behind me."

"I tell you," said Kendal, beginning to feel the necessity of some practical thought, "the depositors you are so anxious about are not worth the trouble. They are as desperate gamblers as anybody on the street, only have not the chance to play the game themselves. They expect risks — they take risks into account."

"I care nothing about that," said Otto. "Were they devils incarnate, you have their money in your pocket." He put his hand on Kendal's shoulder again. "Come, Ellery!" said he. "You'll be happier with this load off your mind."

Kendal angrily shook himself free.

"At any rate, happier or not, you've got to do it," said Otto. "You see what the alternative is."

Kendal looked for a moment into Otto's eyes; he began to realize that he was in the clutches of an implacable adversary. "Very well," said he. "I will do it if I must. I'm ruined any way — let the ruin be complete."

"You have got the money about you."

"What is it that you say you want?"

"Seventy-four thousand dollars."

"That does not include your mother's."

"No matter about that."

Kendal drew forth two huge wallets from his breast-pocket, and counted out the money in large bills, up to the amount Otto had said he would accept. Perhaps, at first, he had an idea of paying the whole ninety-seven thousand, but he could not bring himself to do it. His hand trembled, every feature of his face worked, and he was drenched in perspiration. His whole body twitched from head to foot — from time to time he moaned.

Otto counted the money out aloud with a kind of solemn gentleness ; then he wrote out a receipt, signed, and passed it to Kendal, who mechanically put it in his pocket, but still sat shuddering.

"God forgive me if I have been hard and selfish, Kendal," Otto burst out, with emotion. "But I thank you — I thank you with all my heart for my good name — for all my future life."

Kendal said nothing ; he looked just as he felt — at the end of his resources.

Otto stood before him, and gazed down at him with a deep yearning and pity. "Let us begin over again, Kendal," said he. "We can pay all the creditors, settle up this business, and go into something safer and more legitimate. We will be content to take fair risks and make fair profits. We will give up our ambition to be millionnaires."

Kendal's head sank deeper on his breast ; he uttered a deep groan.

"You are worn out," said Otto, gently. "We will not talk any more to-day. Kendal, look up at me." Kendal lifted his head, and, for a moment, the two gazed at each other silently. "El-lery," Otto ejaculated, "my heart goes out to you." Kendal seemed to shiver from head to foot. "Everybody has always called you such a lucky fellow," Otto went on, "and it is hard to see you in such straits."

"I have never been lucky," said Kendal, in a convulsed voice. "When the moment came which was to make my fortune, I was always tied hand and foot in some cursed knot I had no power to undo. Only a month ago — the day of the Vandewater ball, I trod on air — everything seemed within my reach — but that infernal villain — that infernal villain —" he broke off, turned away, and again his head sank.

"No matter — we will begin over again," said Otto, cheerily. "And this time we will go slowly and surely."

"Begin over again!" said Kendal, incredulously. "I am utterly used up — every spring within me is broken. I am ninety years old. I would not stay in New York on any terms. Do you suppose I would look into the faces of the men I have dictated to, and see their derision, their pity? Do you suppose I could meet the women —"

A terrible bitterness welled up at his recollection of his baffled love, his bombastic phrases, his broken pledges — he started to his feet, uttering a wild cry.

“Get me out of this,” said he, with a desperate look, “or I shall go mad!”

Otto took him home. The man was ill, and, for the next five days, had to be watched and tended carefully. In the meantime, the affairs of Kendal & Co. were put on the simplest possible basis. Kendal had, so far as could be discovered, been warned in time to rid himself of all entanglements except those which his partner's decisive action had made a mere business of settling in ready money. Just at the moment when Otto was beginning to draw a free breath, and to feel that the worst was over, and that they might, as he had told Kendal, begin over again, free and unhampered, he had painful news.

His mother had been nursing her sister through a dangerous crisis, had fallen ill, was sinking, and asked to see her son. She died before Otto could reach home.

CHAPTER XXXIII.

OTTO BEGINS OVER AGAIN.

IT was two months and more before Otto March was again in New York. Life had gone on in the interval; nothing had stood still, and he had to open his mind to let in an unfamiliar crowd of strange novel ideas, and feelings and recollections difficult to see at once with distinctness in their new relations to himself. To begin with, Miss Campion was engaged to be married, and asked for Otto's congratulations. Mr. and Mrs. Clayton White's house was closed, and they had gone to Europe for the summer. Archibald Brockway had inherited a fortune from his great-aunt, and he and his charming wife had already bought a cottage at Newport. The victims of the late panic, notably Cadwell, Vance, Bircks, and Jacobs, had somehow got rid of their old obligations, and were again hard at work coining those illusory millions which had once seemed so easily within their grasp, then "made themselves air." Barry Charnock was plodding away cautiously at his reduced law-practice, and had resigned all thought of marriage, unless a woman of large property should come in his way. Kendal & Co.'s offices on Wall Street bore a new sign. It had made some

talk when it was discovered that Ellery Kendal had vanished from New York, leaving no clew to his whereabouts. It was at once suspected that there was something behind the sudden winding-up of the affairs of that apparently prosperous firm, and some one who was in the secret let out the fact that Colonel Carver and Kendal had had some private dealings the accounts of which were not yet settled, and that, if the Colonel should turn the screw, he could make things very uncomfortable for the former broker. That great man was enjoying life in San Francisco, without making the least effort to avoid public gaze. Some of those whom his rich schemes had misled endeavored at first to institute proceedings against him, but, although the astute financier's wickedness was generally conceded, no criminal accusation could be fastened upon him. He had simply flattered the instincts of men who were so eager to get rich that, at a word from him, they made themselves his cat's-paws, and took every post of danger. "They are too dreadfully grasping, those New York speculators," it was the Colonel's wont to say when alluding to this episode. "They are narrow-minded, and they are worldly. They want to gain the whole world, utterly careless though they lose their own souls."

The Colonel's magnanimity never permitted him to go beyond this general accusation. He had, indeed, much the same ease of mind displayed by the dying man who was asked by the priest who shrived him if he forgave his enemies. "I haven't

got any enemies," was his reply; "I've killed them all."

The Colonel had renewed his flattering offer to Otto March. But Otto had had no heart even to see the joke of it in these days. He came back to New York with a terrible feeling of desolation. His mother had been much to him, and for many and many a day to come the recollection that the world had lost its sacredest tie for him must be heavy on his heart.

He had, first of all, an errand down-town to perform, then he rang the door-bell of the Florians' house, asking himself if he were the same Otto March who had stood there again and again with a beating heart. The ghost of his old self suddenly rose here and confronted him — the foolish, impetuous boy, unthinking and unknowing, who had felt none of the thorns, been soiled by none of the dust of life. The familiar touch of the door-bell, the look of old Tiberius, who opened wide to the welcome guest, the dear unchanged aspect of the quiet, lofty parlors, with the two music-stands flanking the piano, — all these rose with distinctness out of what had lately been a shattered world of ruin and mist and silence, — a world where all was pain and doubt and loss, — and showed him that he and his old self were still one, and that they yet had a real life to lead, rewards to press forward to and to gain and hold.

And at this moment a slender girl in white came flying in, with both hands outstretched. He met

her half-way, caught and held her hands pressed to his breast.

"I have come back, Lucy," said he. "You expected me?"

"Yes," she said, glancing up at him, her radiant mood shifting and deepening into something tender, as she met his blue eyes and saw the look in his face.

"I have lost everything I once had," said Otto. "No man in the world ever felt poorer than I have felt lately. My mother had fifteen thousand dollars a year, and every cent of it she would have gladly devoted to me. Now all that has passed away forever; it will benefit me no more. Still, it is not the loss of the money that makes me feel so poor."

"I know — I know that does not count," murmured Lucy. "It was your mother, whom you will miss, whom you will always grieve for. I wish — I do so wish I had seen her and known her."

"I have thought of that constantly. I do wish you had known her. There was never so noble and so sweet a woman. And she was good to me — you cannot think how good she was to me. And in that house . . . it all came back. There was not a place anywhere but had the association of her in my mind, — at meals, in the evening, in my bed, — everywhere she had come to bless and comfort me. And to have it all silent —"

He was powerfully moved, and Lucy, too, was thrilled out of herself. With a little cry she suddenly flung up her arms, put them round his neck,

and drew his face down to hers. He bent over her and covered her head with kisses.

"Is this pity, Lucy?" he asked.

"Yes," she whispered.

"Is it sympathy?"

"Yes."

"Lucy," said he, solemnly, "it is more, it is love." He clasped her passionately. "Don't you know by this time that it is love?" he said, presently. "You love me, dear. You love me. Tell me you love me."

She looked up at him.

"You know I love you," she said, impetuously. "You know I love you with all my heart."

"My wife," said he, "my wife." His whole face lighted up. "You see your way clearly now," he said, with a little smile at her. "You know that once before you did not see your way quite clearly. Yet you loved me then, you loved me then." But, as he said this, she looked back at him with such soft brilliance in her eyes and such a surpassingly sweet look, he could only bend his head over hers again and murmur, "Oh, Lucy!"

Thoughts took possession of him, words choked him, and for a time he was silent; then he said:—

"You know I always told you you were like my mother."

"I know I always loved to have you tell me so. And, Otto, when you said she was so good to you, I wanted to say, 'I, too, will be good to you.'" He felt her hand trembling over his hair.

"I'm not a millionaire, you know, nowadays," said he.

"I am glad you are not. Let us be poor. I do not care about money."

"I have my mother's house and grounds," said he, "and I hope to be able to keep them. I have a little money which came to my father. That is all, except that I have just been accepting a situation. Macdougall wrote and offered me a place."

"Macdougall the banker?"

"Yes. He had a vacancy and thought of me. He had watched me, he said, and he had liked me, and I had been tried before his eyes, and he trusted me. He wanted a man whom he could trust. The position is not a great one. Yet, Lucy, it really seems to me that, after all I have passed through, his words gave me as much pleasure almost as yours have given me now. Besides, otherwise, I should hardly have dared to come here." She looked up at him proudly, with a blissful look. There was no smile on either face, but both were uplifted and radiant.

"Oh, Lucy," he said, suddenly feeling the perfection of the happiness he had gained, "how could I ever have dared think that you could love me!"

"Dared think I could love you!" said Lucy. "If you had not thought, if you had not known, — why, I could never have endured it. Why, Otto, —"

“What, dear?”

“I have loved you since the first moment I saw you there, just there.”

And she pointed to the place where he stood when she had first seen him.

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